

Individual Named Insured's
Personal Professional Corporation

This endorsement forms a part of Policy No. _____
issued by the company designated therein, and takes effect as of the
effective date of said policy unless another effective date is stated
herein.

Effective date _____ 12:01 A.M. standard time
at the address of the named insured as stated herein.

Named Insured and Address

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It is agreed that such insurance as is afforded by the policy applies subject to the following additional provisions:

1. The definition of "named insured" is amended to read as follows:

"named insured" means the person named in Item 1. of the declarations and includes such person's professional corporation, but only if and so long as such person is the sole corporator thereof and the sole business of such corporation is the practice of such person's profession; provided that for the purpose of payment or return of premium and the giving or receiving of notices, such named person shall be the only named insured.

2. Exclusion (a) of the policy is amended to read as follows:

This insurance does not apply:

- (a) to injury arising out of any act or omission in the furnishing of professional services by any person other than the named insured, for whose acts or omissions the named insured may be held liable as a member, partner, officer, director or shareholder of, or as, any association, partnership or professional corporation other than the professional corporation included as a named insured;

3. In addition to exclusion (a) as amended above, the insurance is subject to exclusions (b), (c) and (d) and also does not apply:

- (e) to bodily injury, sickness or disease or death at any time resulting therefrom, sustained by any employee of the named insured arising out of and in the course of his employment by the named insured;
- (f) to any obligation for which the named insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

4. The "Limits of Liability" provision is amended by substituting the following for the introduction thereto:

Regardless of the number of named insureds, claims made or suits brought under this insurance, the company's liability is limited as follows:

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized representative of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized representative of the company shall constitute valid countersignature of this endorsement.

FLORIDA MEDICAL MALPRACTICE
JOINT UNDERWRITING ASSOCIATION

Countersigned by Stuart Mitchell
Authorized Representative