



**HEALTHCARE PROVIDERS  
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

**NEBRASKA AMENDATORY CHANGES  
ENDORSEMENT**

It is hereby agreed that Common Policy Conditions Section VII. **Concealment, Misrepresentation, Fraud**, is deleted in its entirety and replaced with the following:

**Section VII. Concealment, Misrepresentation, Fraud**

No misrepresentation or warranty made by **you** or on **your** behalf in the negotiation or application of this policy or contract of insurance shall defeat or void the policy or contract or affect our obligation under the policy or contract unless such misrepresentation or warranty:

was material;

was made knowingly with the intent to deceive;

was relied and acted upon by us; and

deceived us to our injury.

The breach of a warranty or condition in any contract or policy of insurance shall not void the policy or allow us to avoid liability unless such breach exists at the time of the loss and contributes to the loss.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative \_\_\_\_\_  
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)