

Effective date of this Endorsement: <Effective Date>  
This Endorsement is attached to and forms a part of Policy Number: <Policy Number>  
<Insurer> Referred to in this endorsement as either the "Insurer" or the "Underwriters"

**ARKANSAS AMENDATORY ENDORSEMENT TO EMPLOYMENT PRACTICES LIABILITY CLAUSE**  
**FOR PROFESSIONAL FIRMS**

This endorsement modifies insurance provided under the following:

<Policy Name>

1. Clause **II. DEFINITIONS L. Loss** is amended to add the following:

Punitive damages are damages that may be imposed to punish a wrongdoer and to deter others from similar conduct.

2. The last sentence of Clause **VI. OTHER INSURANCE** is deleted and replaced with the following:

In which case the provisions of Clause **X. GENERAL CONDITIONS D. Other Insurance** of the Policy Terms and Conditions, as amended by the Arkansas Amendatory Endorsement to the Policy Terms and Conditions, shall apply.

The regulatory requirements set forth in this Amendatory Endorsement shall supersede and take precedence over any provisions of this Policy or any endorsement to this Policy, whenever added, that are inconsistent with or contrary to the provisions of this Amendatory Endorsement, unless such Policy or endorsement provisions comply with the applicable insurance laws of this state.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative