

Updates or Changes to the 2025 Public Entity Liability Coverage Document

Please note, this document is provided as information for Members and Brokers. This summary cannot bind or change coverage – the form governs all coverage provisions. Please refer to the form itself and carefully review it to understand coverage.

1. Changes to coverage

The coverage give-back for incidental medical practice in Exclusion K. (Exclusion from Coverage for Medical Services) is expanded to include coverage for services rendered by a licensed physical therapist or licensed athletic trainer for a **Member**. Other exclusions – including liability for workers' compensation, unemployment, or disability benefits – apply to this coverage give-back.

VII. EXCLUSIONS

This coverage does not apply to:

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- K. Any liability for **Damages** at any hospital, clinic, nursing home, continuum of care, or other overnight healthcare facility owned or operated by the **Member**, or to any such liability assumed by the **Member** under contract, arising out of or in connection with the care, treatment, rendering of health related professional services or providing any associated products or devices to any person brought to, entering, or admitted on an inpatient or outpatient basis to such hospital, clinic, nursing home, continuum of care, or other overnight healthcare facility with the intention that care, treatment, professional services or associated products and devices be provided.

However, this exclusion does not apply to incidental medical practice, therapeutic medical practice, and athletic training practice by a **Member**.

For purposes of this exclusion, the following definitions apply:

1. Incidental medical practice means emergency medical services rendered by an emergency medical technician, firefighter, firefighter volunteer, paramedic, or similar professional that provides first aid, urgent pre-hospital treatment, stabilization for serious illness and injuries, or transport to definitive care while acting within the course and scope of their duties for the **Named Member**;
2. Therapeutic medical practice means services rendered by a licensed physical therapist for a **Member** while the licensed physical therapist is acting within the course and scope of their duties for the **Named Member** for the purpose of rehabilitation of injuries; and

3. Athletic training practice means services rendered by a licensed athletic trainer for a **Member** while the licensed athletic trainer is acting within the course and scope of their duties for the **Named Member** for the purposes of rehabilitation of injuries, promotion of job fitness, and the prevention of injuries.

As respect to therapeutic medical practice and athletic training practice, all exclusions in this Coverage Document apply, including the following: any obligation for which the **Named Member** or the **Pool** may be held liable under any workers' compensation, unemployment, or disability benefits law.

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2. Changes made to provide necessary clarifications

The definition of **Owned Auto** is amended to clarify that the term applies to an **Auto** owned by a **Member** and an **Auto** leased for six months or longer. Coverage E applies by removing confusing language and double negatives. *This clarification is also made to the 2025 Auto Physical Damage Coverage Document.*

AF. Owned Auto means an **Auto** the **Member** either owns or leases for a period of six months or longer and, whether owned or leased for a period of six months or longer, is listed on the **Member's** coverage schedule. This includes:

1. Any trailer the Named Member does not own while attached to power units the Named Member owns or leases for a period of six months or longer; or
2. Any Auto the Named Member acquires ownership of, or leases for a period of six months or longer, after the Coverage Period begins.

3. Changes made to related endorsements

Sanitation Maintenance Warranty Endorsement: amended to update the technology permissible for inspections of sewer mains to include acoustic inspection technology.