



BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the *terms* contained in *your* policy.

SCHEDULE

Limits Of Liability

\$ _____ Each *Occurrence*

\$ _____ Aggregate

DEFINITIONS

The following definitions apply to this policy form:

1. ***Beauty or barber shop services*** means treatment, advice or instruction for grooming or other recognized care of scalp or facial hair.
2. ***Insured***-The definition of *insured* in the General Liability Coverage is extended to include any operator, and *employee* of such operator, who rents or leases from *you* booth space, chairs or any portion of the premises designated in the Declarations for the purposes of conducting *beauty or barber shop services*, but only with respect to liability arising out of *beauty or barber shop services*.

COVERAGE L-BODILY INJURY AND PROPERTY DAMAGE

WHAT WE PAY FOR

The following coverage is added to Coverage L-*Bodily Injury And Property Damage*.

1. ***We*** pay those sums when the *insured* is legally obligated to pay damages because of *bodily injury* or *property damage* arising out of the rendering or failure to render *beauty or barber shop services*:
 - a. When such services are rendered either on the premises designated in the Declarations or on premises *you* do not own, rent or control; or
 - b. Included in the *products/completed operations hazard*.

WHAT WE DO NOT PAY FOR

The following exclusions apply to Beauty Or Barber Shop Professional Liability.

1. The Coverage L exclusions apply to Beauty Or Barber Shop Professional Liability, except:
 - a. The exclusion titled *Products/Completed Operations Hazard* does not apply.
 - b. The exclusion titled *Property Damage* is deleted and replaced by the following:
 - 1) ***Property Damage-Property damage*** to:
 - a) Property *you* own, rent, or occupy including costs *you* or any person or organization incur to remediate, replace or restore such property. This includes expenses *you* incur in efforts to avoid injury or to mitigate damage to the property of others;
 - b) Premises *you* sell, give away or abandon, if the *property damage* arises out of any part of those premises. However, this exclusion does not apply if the premises are *your work* and were never occupied, rented or held for rental by *you*;
 - c) Property loaned to *you* or property in *your* care, custody or control; or
 - d) The part of real property on which *you*, or contractors or subcontractors working directly or indirectly on *your* behalf, are conducting ongoing operations and such *property damage* results from those operations.Paragraphs c) and d) of this exclusion do not apply to liability assumed under a sidetrack agreement.
 - c. The exclusion titled *Professional Service* is deleted and replaced by the following:
 - 1) ***Professional Service-Bodily injury or property damage*** due to the rendering of or failure to render any *professional service*, except for *beauty or barber shop services*. This exclusion applies

even if the claims against an **insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an **insured**.

2. **We** do not pay for:

- a. **Bodily injury** or **property damage** arising out of the violation of any federal, state, or local statute, ordinance or regulation.

This exclusion does not apply to the failure of any **insured** or any **employee** of the **insured** to perform a predisposition or skin patch test.

- b. **Bodily injury** or **property damage** arising out of any service rendered in whole or in part by an unlicensed operator if a license is required, irrespective of whether such injury or damage was occasioned or caused by that portion of the service performed by such unlicensed operator.

- c. **Bodily injury** or **property damage** arising out of:

- 1) The combustion, burning or explosion of combs, other articles, or products of an inflammable nature;
- 2) The use of any appliance, apparatus or device employing x-ray, electrical rays, radio waves or electronic waves;
- 3) Hair implanting or hair transplanting;
- 4) Podiatry or chiropody;
- 5) Electrolysis;
- 6) Electronic or manual body massage;
- 7) Face lifting or plastic surgery;
- 8) Wart, mole, or other growth removal;
- 9) Body piercing or tattooing;
- 10) Any equipment or process to tan skin; or
- 11) Any process involving injection into the skin.

HOW MUCH WE PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much **We** Pay For Loss Or Claim in **your** policy. Settlement of Beauty Or Barber Shop Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

1. The Aggregate limit of liability shown in the Schedule is the most **we** pay for damages during a policy period for Beauty Or Barber Shop Professional Liability.
2. The Each **Occurrence** limit of liability shown in the Schedule, subject to 1. above, is the most **we** pay for damages for Beauty Or Barber Shop Professional Liability arising out of a single **occurrence**.
3. Payments made under Beauty Or Barber Shop Professional Liability, as stated in 1. and 2. above, will reduce the Coverage L each **occurrence** and aggregate limits of liability.
4. **Special limits that apply to Beauty Or Barber Shop Professional Liability**-The maximum payable on loss or damage to any wig or hairpiece is \$250. There is an annual aggregate limit of \$1,000 payable on all covered losses to wigs or hairpieces.

COVERAGE M-MEDICAL PAYMENTS

WHAT WE PAY FOR

The following coverage is added to Coverage M-Medical Payments.

1. Regardless of fault, **we** pay **medical expenses** for **bodily injury** arising out of the rendering or failure to render **beauty or barber shop services**.

All other **terms** and conditions remain unchanged.