

CERTAIN SKIN CARE SERVICES EXCLUSION

This endorsement is subject to the *terms* contained in *your* policy.

WHAT WE DO NOT PAY FOR

The following exclusion is added to Coverage L-Bodily Injury And Property Damage, and when applicable to your policy, Coverage P-Personal And Advertising Injury Liability.

- 1. We do not pay for bodily injury, property damage, and when applicable to your policy, personal and advertising injury, arising out of the rendering or failure to render treatment, advice or instruction for:
 - a. Radiating the skin for the purpose of tanning or darkening the skin;
 - b. Subcutaneously injecting the skin with inks or dyes intended for the purpose of creating a visible design or tattoo;
 - c. Subcutaneously injecting the skin with powder or dyes intended for the purpose of creating a permanent eye shadow or other similar permanent cosmetic effect;
 - d. Microblading;
 - e. Ownership, maintenance or use of equipment or products intended to fuse, bond, weave or anchor artificial or natural hair to the hair, scalp or skin of any person; or
 - f. Penetrating or perforating the skin or flesh for the purpose of attaching adornments to the body or skin or any other act or process of body piercing.

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*.

All other terms and conditions remain unchanged.