



## **POLICYHOLDER DISCLOSURE NOTICE**

### **LS-76B—Exclusion (Certain Skin Care Services)**

Your current policy includes an important coverage change. Please review this important notice and retain it with your insurance policy.

This disclosure notice is not a contract of insurance. It is intended to provide information on form LS-76B which is now a part of your policy. It is recommended that you review your policy carefully to determine your duties, rights and obligations. This information is intended to assist you in the review of your prior and current policy. If there are conflicts between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

By the addition of LS-76B to your policy, liability coverage for certain skin care services is excluded from your policy as follows:

We do not pay for loss resulting directly or indirectly from Bodily Injury and/or Property Damage arising out of:

1. the ownership, maintenance or use of equipment intended to radiate the skin for the purpose of tanning or darkening the skin by exposure from such equipment.
2. the ownership, maintenance or use of equipment or products intended to subcutaneously inject the skin with inks or dyes intended for the purpose of creating a visible design or tattoo.
3. the ownership, maintenance or use of equipment or products intended to subcutaneously inject the skin with powder or dyes intended for the purpose of creating a permanent eye shadow or other similar permanent cosmetic effect.
4. the 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.
5. the ownership, maintenance or use of equipment or instruments intended to penetrate or perforate the skin or flesh for the purpose of attaching adornments to the body or skin or any other act or process of body piercing.
6. the ownership, maintenance or use of equipment, instruments or products that function using laser technology.

The exclusions shown in this form are applicable only with respect to liability from rendering or failing to render professional skin care services.

If your existing policy included another Exclusion (Certain Skin Care Services) form such as the LS-76 or LS-76A, then your policy may have already excluded some of the same provisions contained in the LS-76B.

The LS-76B is included with your policy for your review.