



SPECIFIED WELLNESS MODALITIES EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the:

PROFESSIONAL LIABILITY COVERAGE PART

In consideration of the premium, the following exclusion is added to Section IV, Exclusions Applicable To The Professional Liability Coverage Part:

This Coverage Part does not apply to any **claim, damages, defense costs**, expenses, fees or loss based on, arising out of, or related to any acts, errors, or omissions involving any of the services designated below:

Services:

- Acupuncture (unless performed by a licensed Acupuncturist)
- Aveda Spa Body Therapy
- Body Talk
- Breathery
- Chiropractic adjustments
- Colon Hydrotherapy, Colonics
- Cupping Therapy with Heat and/or Wet Cupping Therapy
- Detoxification
- Ear Candling
- Electrolysis or microcurrent
- Fasting
- Flotation Tank Therapy
- Hair implanting or hair transplanting
- Hypnosis
- Kundalini Yoga
- Laser or other types of pulsed light treatments
- Manipulations or adjustments of the human skeletal structure, diagnosis or prescription
- Moxibustion
- Naprapathy
- Naturopathics
- Nutritional or dietary counseling
- Osteopathic Soft Tissue Manipulation
- Oxygen Therapy
- Phoenix Rising Yoga Massage
- Plastic surgery of any type
- Pointer Plus locator/stim
- Procedures which penetrate body cavities, either manually or with any other method of intrusion other than manual, soft tissue manipulation of the oral or nasal cavities
- Procedures which use 40% glycolic acid
- Psychosomatic related care
- Rebirthing
- Religious Healing
- Removal of warts, moles, or other growths
- Shen (Physio Emotional Release Therapy)
- Steam baths, steam booths, steam showers, or saunas
- Sun tanning treatments other than the application of topical tanning lotions or sprays
- Surgical or non-surgical body contouring
- Tanning beds, tanning tables or tanning booths
- Taoist Abdominal Massage
- The application of chemicals to the skin which are intended to remove tissue, provided this exclusion does not apply to the manual extraction of sebum, bacteria, dead cells, and other waste from skin follicles
- The preparation for, use of, administration of, application of, or removal of any form of permanent cosmetic makeup including, but not limited to, micro pigmentation and tattooing
- The use of any apparatus using a photocoagulation technique for the removal of hair
- The use of any apparatus using x-rays or other ionizing radiation for the removal of hair
- The use, application, administration, or injection of Botox
- Tinting, dyeing or coloring of hair, eyelashes, or eyebrows
- Treatments or modalities for which a cosmetology license is required in the **insured's** jurisdiction
- Weight reducing treatments
- Yoga trapeze, yoga swing, or aerial yoga hammock



All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.