



SKIN CARE SPECIALIST COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the:

PROFESSIONAL LIABILITY COVERAGE PART

In consideration of the premium, solely for the purpose of the coverage provided by this endorsement, the Professional Liability Coverage Part is amended as follows:

I. Section III, Coverage Part Definitions is amended as follows:

A. The following definitions are added:

Aesthetician services mean service, treatment, advice or instruction intended to alter or enhance appearance of the epidermis, in the absence of persistent physical or physiological abnormality, functional impairment, or disease, whether or not for psychological or emotional reasons.

Aesthetician services do not include the following services:

1. Basti;
2. Colon Hydrotherapy (including Colonics);
3. Emesis or Purgation Therapies (including Vamana);
4. Gas Injection Therapies (including Carboxy Therapy);
5. Electrolysis, except when administered by an Electrologist;
6. X-rays or other ionizing radiation, or photocoagulation technique for the removal of hair;
7. Plastic surgery of any type;
8. Removal of warts, moles or other growths;
9. Laser or laser pulsed light treatments, except when administered by certified laser technicians;
10. Weight reduction treatments;
11. Hair implants or transplants; or
12. Body piercing.

B. The definition of **professional services** is amended by the addition of the following:

Professional services also mean **aesthetician services**, but solely with respect to **insureds** who are licensed, certified, accredited, trained or qualified to perform within the scope of practice recognized by the regulatory agency responsible for maintaining the standards applicable to **aesthetician services** professionals.

C. Subparagraph (i) of the definition of **claim** is deleted and replaced with the following:

- (i) **healthcare provider services, Good Samaritan services, or aesthetician services** provided to such natural person; or

II. Solely for the purpose of the coverage provided by this endorsement, the following exclusions are 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, or arising out of:

- **aesthetician services** rendered to a minor without a signed, written informed consent of a parent or legal guardian;



- the recommendation, prescription, production, promotion, solicitation, testing, selling or manufacture of vitamins, minerals, herb supplements, medicinal supplements and nutritional supplements if under the purview of the U.S. Food and Drug Administration (FDA) and not approved by the FDA;
- off label use of FDA approved drugs or devices including injectable neurotoxins or dermal fillers;
- a warranty or guarantee of cure or success of treatment which is alleged to have arisen out of advertisement;
- the application of chemicals to the skin which are intended to remove living tissue (dermis). This exclusion does not apply to the manual extraction of sebum, bacteria, dead cells and other waste from the skin follicle;

III. Solely for the purpose of the coverage provided by this endorsement, Section V., Coverage Part Limits Of Liability And Related Claims, is amended to add the following:

All **damages** covered under this endorsement are subject to and included within the Professional Liability each **claim** and aggregate Limits of Liability set forth on the **COI**. There are no separate Limits of Liability afforded by this endorsement.

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.