



COSMETIC PROCEDURES 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 definition of **professional services** is amended to add the following:

Professional services also mean **cosmetic procedures**.
 - B. The following new definitions are added:

Cosmetic procedures mean any service, treatment, advice, or instruction intended to alter or enhance appearance, in the absence of persistent physical or physiological abnormality, functional impairment, or disease, whether or not for psychological or emotional reasons.
 - C. Subparagraph (i) of the definition of **claim** is deleted and replaced with the following:
 - (i) **healthcare provider services, Good Samaritan services, or cosmetic procedures** 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:

- A. **cosmetic procedures** provided without a documented medical evaluation/assessment and signed, written informed consent including the possible outcomes of procedures, treatments, or services;
- B. **cosmetic procedures** rendered to a minor without a signed, written informed consent of a parent or legal guardian;
- C. the recommendation, prescription, production, promotion, solicitation, testing, selling, or manufacture of vitamins, minerals, herb supplements, medicinal supplements, or nutritional supplements if under the purview of the U.S. Food and Drug Administration (FDA) and not approved by the FDA;
- D. the performance of any of the following:
 1. Basti;
 2. Colon Hydrotherapy (including Colonics);
 3. Emesis or Purgation Therapies (including Vamana);
 4. Gas Injection Therapies (including Carboxy Therapy);
- E. **cosmetic procedures** provided by assistive staff not under the direct supervision of a licensed healthcare practitioner;



- F. off label use of FDA approved drugs or devices except for injectable neurotoxins, dermal fillers, or Platelet-rich plasma (PRP) when administered to the face or neck areas;
- G. a warranty or guarantee of cure or success of treatment which is alleged to have arisen out of an advertisement;

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.