



## COSMETIC PROCEDURES EXCLUSION ENDORSEMENT (HEALTHCARE PROVIDERS)

This endorsement modifies insurance provided under:

### ALL COVERAGE PARTS

In consideration of the premium, the policy's General Terms and Conditions is amended as follows:

I. Section III, DEFINITIONS is amended to add the following new definition:

**"Cosmetic procedures"** means 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.

II. The following exclusions are added to Section IV, EXCLUSIONS APPLICABLE TO ALL COVERAGE PARTS:

This Coverage Part does not apply to any **claim, damages, defense costs**, expenses, fees or loss:

- A. based on, arising out of, or resulting from **cosmetic procedures** of any type, except when assisting a physician while such physician is performing plastic, reconstructive or cosmetic surgery;
- B. based on, arising out of, or resulting from 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);
- C. based on, arising out of, or resulting from 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. based on, arising out of, or resulting from the off label use of U.S. Food and Drug Administration (FDA) approved drugs or devices;
- E. based on, arising out of, or resulting from any warranty or guarantee of cure or success of treatment which is alleged to have arisen out of an advertisement;

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.