# BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the ***terms*** contained in ***your*** policy.

## SCHEDULE

Limits Of Liability

$ _____ Each ***Occurrence***

$ _____ Aggregate

## DEFINITIONS

The following definitions apply to this policy form:

1. ***Beauty or barber shop services*** means treatment, advice or instruction for:
   a. Hair cutting, shaving, shampooing, conditioning, coloring or styling;
   b. Attachment or removal of temporary hair extensions;
   c. Hair and scalp treatments;
   d. Permanent hair waving by any process;
   e. Eyelash and eyebrow tinting using mascara or eyebrow pencils;
   f. Manual face and neck massaging;
   g. The application of cosmetics;
   h. Eyebrow maintenance;
   i. The removal of unwanted hair, except by electrolysis; or
   j. Manicuring and pedicuring.
2. ***Insured***-The definition of ***insured*** in the General Liability Coverage is extended to include any operator, and ***employee*** of such operator, who rents or leases from ***you*** booth space, chairs or any portion of the premises designated in the Declarations for the purposes of conducting ***beauty or barber shop services***, but only with respect to liability arising out of ***beauty or barber shop services***.

## COVERAGE L-*BODILY INJURY* AND *PROPERTY DAMAGE*

### WHAT *WE* PAY FOR

The following coverage is added to Coverage L-***Bodily Injury*** And ***Property Damage***.

1. ***We*** pay those sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** arising out of the rendering or failure to render ***beauty or barber shop services***:
   a. When such services are rendered either on the premises designated in the Declarations or on premises ***you*** do not own, rent or control; or
   b. Included in the ***products/completed operations hazard***.

### WHAT *WE* DO NOT PAY FOR

The following exclusions apply to Beauty Or Barber Shop Professional Liability.

1. The Coverage L exclusions apply to Beauty Or Barber Shop Professional Liability, except:
   a. The exclusion titled ***Products/Completed Operations Hazard*** does not apply.
   b. The exclusion titled ***Property Damage*** is deleted and replaced by the following:
      1) ***Property Damage-Property damage*** to:
         a) Property ***you*** own, rent, or occupy including costs ***you*** or any person or organization incur to remediate, replace or restore such property. This includes expenses ***you*** incur in efforts to avoid injury or to mitigate damage to the property of others;
         b) Premises ***you*** sell, give away or abandon, if the ***property damage*** arises out of any part of those premises. However, this exclusion does not apply if the premises are ***your work*** and were never occupied, rented or held for rental by ***you***;
         c) Property loaned to ***you*** or property in ***your*** care, custody or control; or


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d) The part of real property on which ***you***, or contractors or subcontractors working directly or indirectly on ***your*** behalf, are conducting ongoing operations and such ***property damage*** results from those operations.

Paragraphs c) and d) of this exclusion do not apply to liability assumed under a sidetrack agreement.

c. The exclusion titled ***Professional Service*** is deleted and replaced by the following:

1) ***Professional Service-Bodily injury*** or ***property damage*** due to the rendering of or failure to render any ***professional service***, except for ***beauty or barber shop services***. This exclusion applies even if the claims against an ***insured*** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.

2. ***We*** do not pay for:

a. ***Bodily injury*** or ***property damage*** arising out of the violation of any federal, state, or local statute, ordinance or regulation.

This exclusion does not apply to the failure of any ***insured*** or any ***employee*** of the ***insured*** to perform a predisposition or skin patch test.

b. ***Bodily injury*** or ***property damage*** arising out of any service rendered in whole or in part by an unlicensed operator if a license is required, irrespective of whether such injury or damage was occasioned or caused by that portion of the service performed by such unlicensed operator.

c. ***Bodily injury*** or ***property damage*** arising out of:

1) The combustion, burning or explosion of combs, other articles, or products of an inflammable nature;
2) The use of any appliance, apparatus or device employing x-ray, electrical rays, radio waves or electronic waves;
3) Hair implanting or hair transplanting;
4) Podiatry or chiropody;
5) Electrolysis;
6) Electronic or manual body massage;
7) Face lifting or plastic surgery;
8) Wart, mole, or other growth removal;
9) Body piercing or tattooing;
10) Any equipment or process to tan skin; or
11) Any process involving injection into the skin.

**HOW MUCH *WE* PAY FOR LOSS OR CLAIM**

This section is in addition to all applicable provisions of How Much ***We*** Pay For Loss Or Claim in ***your*** policy. Settlement of Beauty Or Barber Shop Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

1. The Aggregate limit of liability shown in the Schedule is the most ***we*** pay for damages during a policy period for Beauty Or Barber Shop Professional Liability.
2. The Each ***Occurrence*** limit of liability shown in the Schedule, subject to 1. above, is the most ***we*** pay for damages for Beauty Or Barber Shop Professional Liability arising out of a single ***occurrence***.
3. ~~Payments made under Beauty Or Barber Shop Professional~~ The Limits Of Liability~~, as stated~~ specified in ~~1.~~the Schedule are in addition to, and ~~2. above,~~ will not reduce, the Coverage L ~~each ***occurrence*** and aggregate~~ limits of liability.~~-~~
4. **Special limits that apply to Beauty Or Barber Shop Professional Liability**-The maximum payable on loss or damage to any wig or hairpiece is $250. There is an annual aggregate limit of $1,000 payable on all covered losses to wigs or hairpieces.

## COVERAGE M-MEDICAL PAYMENTS

**WHAT *WE* PAY FOR**

The following coverage is added to Coverage M-Medical Payments.

1. Regardless of fault, ***we*** pay ***medical expenses*** for ***bodily injury*** arising out of the rendering or failure to render ***beauty or barber shop services***.

All other ***terms*** and conditions remain unchanged.


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