



## COSMETIC PROCEDURES EXCLUSION

This endorsement modifies insurance provided under:

**HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY COMMON POLICY CONDITIONS**  
**HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY COVERAGE PART - OCCURRENCE**  
**HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY COVERAGE PART - CLAIMS MADE**  
**HEALTHCARE PROVIDERS WORKPLACE LIABILITY COVERAGE PART**  
**HEALTHCARE PROVIDERS GENERAL LIABILITY COVERAGE PART**

In consideration of the premium paid for this Policy, it is understood and agreed that the Policy is amended as follows:

- I. The **HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY COVERAGE PART**, the **HEALTHCARE PROVIDERS WORKPLACE LIABILITY COVERAGE PART** and the **HEALTHCARE PROVIDERS GENERAL LIABILITY COVERAGE PART**, the sections entitled **EXCLUSIONS** are amended with the addition of the following exclusions:
- A. any acts, errors or omissions involving **cosmetic procedures** of any type, or any **injury or damage** resulting therefrom, except when assisting a physician while such physician is performing plastic, reconstructive or cosmetic surgery;
  - B. **Injury or damage** 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. **injury or damage** resulting from 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;
  - D. **injury or damage** resulting from the off label use of U.S. Food and Drug Administration (FDA) approved drugs or devices;
  - E. **injury or damage** resulting from any warranty or guarantee of cure or success of treatment which is alleged to have arisen out of advertisement.
- II. The **COMMON POLICY CONDITIONS**, the section entitled **DEFINITIONS** is amended to add the following definition:
- :
- “Cosmetic procedure”** 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.

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.