

Form #HB002 (Rev January 18, 2018)
Coverage for and Definitions of Beautician, Spa & Wellness Operations Endorsement

Attaching to and forming part of Form # HB001 Manufacturers and Wholesalers GL (Rev 15 March 2014)

It is hereby understood and agreed as follows:

This policy does not cover any claims, costs or expenses directly or indirectly arising from loss or damage from the Insured's manufacture, sale, distribution and or supply of the following products;

- Drugs
- Pharmaceuticals
- Vitamins or Supplements
- Suppositories or Nutraceuticals
- Digestive Products (such as meats, fish, vegetables)
- Permanent Cosmetics and Invasive Body Inks
- Electrical devices which have a cosmetic or health application, such as tanning equipment (ultraviolet (UV) tanning equipment, tanning booths, beds and other heat lamps), laser equipment (any device used for treatment by applying light amplification by stimulated emission of radiation (high intensity light) including cosmetic laser and /or IPL equipment.

Further, this policy does not cover any claims, costs or expenses directly or indirectly arising from loss or damage from the Insured's manufacture of the following products:

- Aerosol Products
- Acetone Products

Nothing herein contained shall vary, alter or extend any provision or condition of the Policy other than as above stated.

SAMPLE