

Form #HFW PCCE12 (Rev. Feb 15, 2012)
Precancer and Cancer Exclusion

This form attached to and forms part of the Commercial General Liability policy.

It is hereby understood and agreed as follows:

This insurance does not apply to any claim, "action", demand or loss that alleges "bodily injury" that in any way, in whole or in part, arises out of, relates to or results from the use of or exposure to ultraviolet radiation from tanning beds, booths, or any other tanning devices.

For the purposes of this exclusion only, "bodily injury" consists of any skin precancers or cancers, including but not limited to:

1. actinic keratosis;
2. melanoma
3. basal cell carcinoma;
4. squamous cell carcinoma;
5. merkel cell carcinoma; or
6. neuroendocrine carcinoma of the skin.

Notwithstanding anything contained herein above, this exclusion applies to "bodily injury" as herein defined, regardless of any other contributing or aggravating cause or event that actually or allegedly, directly or indirectly contributes concurrently or in any sequence to such injury, even if such other actual or alleged cause or event would otherwise be covered.

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