



MORTICIANS PROFESSIONAL LIABILITY EXTENSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY POLICY

This insurance does not apply to "bodily injury", "property damage" or "personal injury" arising out of:

1. The rendering or failure to render:
 - (a) Medical, surgical, dental, x-ray or nursing service or treatment, or the related furnishing of food or beverages;
 - (b) Any health service or treatment; or
 - (c) Any cosmetic or tonsorial service or treatment.
2. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances;
3. The handling or treatment of dead bodies, including autopsies, organ donation or other procedures.

Exclusion 3 above does not apply to:

- (i) Bodily Injury or Property Damage due to an occurrence arising out of malpractice, error or mistake in the embalming or handling of a body or the conduct of any service for the dead by an insured, or any person for whose acts or omissions the Insured is legally responsible, whether or not a body is present or because of injury to, destruction of or interference with the right of burial of a body;
- (ii) Property Damage to urns, caskets, linings or fittings, casket cases, crypts, mausoleums or other facilities for the care or burial of the dead, the property of others, while in the care, custody or control of the Insured, arising directly out of malpractice, error or mistake.

DEFINITIONS

For the purpose of this Endorsement only

- (a) "Bodily Injury" as defined in this policy shall also include mental anguish.
- (b) "Body" means a deceased human body, including any part thereof or ashes after legal cremation.

ADDITIONAL EXCLUSIONS

This Insurance does not apply to:

- (a) any dishonest, fraudulent, criminal or malicious act or omission of the Insured, or any partner, employee, officer or director thereof;
- (b) any act or omission caused by any person while under the influence of intoxicants, anesthetics, or narcotics.

LIMIT OF LIABILITY

The Limit of Liability for this extension endorsement is included in the "Each Occurrence Limit" as defined in Section III - Limits of Insurance 3a.