



BEAUTY PARLOUR OR BARBER SHOP LIABILITY EXTENSION ENDORSEMENT

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 1.(c) of above does not apply to:

- (i) the rendering or failure to render professional or personal service or treatment to others, including the use of any preparation or appliance, in the performance of beauty parlour or barber shop operations (as defined herein);
- (ii) the use, handling, sales or distribution of goods or products of another, not manufactured, packed, labeled, blended, mixed or added to by the Insured, provided the injury occurs after the Insured has relinquished possession thereof to others.

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.
- (c) face lifting; plastic surgery; the removal or attempted removal of warts, moles or other growths, or hair therefrom;
- (d) the use of any apparatus using x-ray or electrical rays for the removal of hair;
- (e) services rendered or the application of any preparation or use of any appliance in connection with
 - (1) exercising, slenderizing or reducing services,
 - (2) sun lamp or tanning lamp or other irradiating device,
 - (3) electrical, heat or steam baths or body massage (other than facial massage):
- (f)
 - (1) chiropody,
 - (2) electrolysis,
- (g) the use of any pills or substances to be ingested, or diets.

ADDITIONAL DEFINITIONS

For the purpose of this Endorsement only

"BODILY INJURY"

- (a) "Bodily Injury" as defined shall include heat, chemical or pull burns, dermatitis, allergic reactions, cuts, bruises, skin infections and irritations, hair breakage, hair discoloration and mental anguish.
- (b) "BEAUTY PARLOUR OR BARBER SHOP OPERATIONS" means:
 - (i) permanent hair waving by any process, hair cutting, styling, trimming, singeing, conditioning, dressing, shampooing, shampoo-tinting and bleaching; and, except with respect to eyelashes and eyebrows, hair dyeing or colouring by liquid dyes, henna treatments or hair crayons;
 - (ii) eyelash and eyebrow tinting or colouring when the following products are used - mascara or eyebrow pencils;
 - (iii) eyebrow arching, tweezing and plucking; the removal of unwanted hair by shaving, the use of wax or a depilatory preparation; scalp treatments; face, hair and scalp massaging, application of cosmetics; manicuring and pedicuring; and marcel, finger and water waving, ear piercing.

LIMIT OF LIABILITY

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