

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – PRODUCTS AND PROFESSIONAL SERVICES (OPTICAL AND HEARING AID ESTABLISHMENTS)**

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2. **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render professional health care services, including:
  - a. The production or reproduction of ophthalmic lenses and related products, including the mounting of such lenses into the frames;
  - b. The prescribing or fitting of ophthalmic lenses to the eyes;
  - c. The preparing, selling, handling, demonstrating or distributing of optical goods or products in connection with your business; or

- d. The selling, handling, prescribing, preparing, fitting, demonstrating or distributing of hearing aid devices.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or failure to render professional health care services.

2. "Bodily injury" or "property damage" included within the "products-completed operations hazard".