

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTICAL AND HEARING AID ESTABLISHMENTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A.** The following is added to Paragraph 1., **Insuring Agreement of Section I – Coverage A – Bodily Injury And Property Damage Liability:**
- 1. Insuring Agreement**
- "Bodily injury" or "property damage" 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
- shall be deemed to be caused by an "occurrence".
- B.** Paragraph **2.a.(1)(d)** under **Section II – Who Is An Insured** is replaced by the following:
- However, none of these "employees" is an insured for:
- (1)** "Bodily injury" or "personal and advertising injury":
 - (d)** Arising out of his or her providing of or failure to provide professional health care services, other than professional health care services described in Paragraph **A.** of this endorsement.
- C.** For the purpose of determining the limits for the insurance provided by this endorsement, any act or omission together with all related acts or omissions in the furnishing of these services to any one person will be considered one "occurrence".