

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – DESIGNATED ONGOING OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description of Designated Ongoing Operation(s):

Beauty or health services that are provided for a fee, except for the demonstration of products manufactured or sold by an insured

Testing, demonstration or application of products on an "employee" or "temporary worker"

Operations not in compliance with County, State, and Federal Food and Safety Regulations

Commercial Farming Operations

Grocery Stores, Supermarket, or similar operations operating out of a fixed or permanent location

Health Coaching

Nutrition Consulting

Restaurant, Café, Bakery, Tavern, or similar establishment operating out of a fixed or permanent location

Kombucha manufacturing, bottling, distribution, or sales

Specified Location (If Applicable):

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The following exclusion is added to paragraph 2., Exclusions of COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I – Coverages):

This insurance does not apply to "bodily injury" or "property damage" arising out of the ongoing operations described in the Schedule of this endorsement, regardless of whether such operations are conducted by you or on your behalf or whether the operations are conducted for yourself or for others.

Unless a "location" is specified in the Schedule, this exclusion applies regardless of where such operations are conducted by you or on your behalf. If a specific "location" is designated in the Schedule of this endorsement, this exclusion applies only to the described ongoing operations conducted at that "location".

For the purpose of this endorsement, "location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

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EXCLUSION DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCT/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

Alcoholic products
Animal/Livestock Feed (this does not include pet products)
Baby Food
Energy drinks
Kombucha products including related bottles, cans, and packaging
Pharmaceuticals, Drugs, medicines, or any products requiring a prescription
Weight loss products
Tobacco related products including e-cigarettes and smokeless products
Nutraceuticals, Vitamins, Supplements or Suppositories
Weapons, Knives, Ammunition or self-defense products
Any product containing cannabidiol (CBD), or THC
Ingestible hemp products
Any product containing talc
Any product developed with or containing human stem cells or human stem cell media
Formaldehyde or products containing formaldehyde
Furniture
Invasive body inks or permanent cosmetics
Invasive products – intended to remain within the body
Inversion tables
Nail curing lights
Plug-In electrical products
Tanning beds or equipment
Toys (except when sold in conjunction with an eligible beauty product)

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the completed operations arising out of any of shown in the Schedule.