

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTICAL AND HEARING AID ESTABLISHMENTS

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II – Liability is amended as follows:

- A. Paragraph A. Coverages** also applies to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render professional services in connection with optical or hearing aid services, including the preparation, fitting, demonstration or distribution of ophthalmic lenses and similar products or hearing aid devices.
- B. With respect to the coverage provided by this endorsement, Paragraph B. Exclusions** is amended as follows:
1. The following **Exclusions** do not apply:
 - a. Paragraph 1.j. **Professional Services**;
 - b. Paragraph 1.k.(4) and 1.k.(6) **Damage To Property**; and
 - c. Paragraph 1.m. **Damage To Your Work**.
 2. The following **Exclusion** is added:

This insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render professional services in the practice of optometry, which includes the prescribing, preparation, fitting, demonstration or distribution of ophthalmic lenses and similar products.
- C. Paragraph C.2.a. Who Is An Insured** is replaced by the following:
2. Each of the following is also an insured:
 - a. Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" is an insured for:
 - (1) "Bodily injury" or "personal and advertising injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of Paragraph (1)(a) above;
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages of the injury described in Paragraphs (1)(a) or (1)(b); or
 - (2) "Bodily injury", "property damage" or "personal and advertising injury" arising out of his or her providing or failing to provide optical or hearing aid services. However, your "employees" are insureds with respect to their providing or failing to provide optical or hearing aid services in connection with your business.
 - (3) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by
you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
- D. 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" with respect to "bodily injury" or "property damage" and one offense with respect to "personal and advertising injury".**