

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

## **PHOTOGRAPHY – MAKEUP AND HAIRSTYLING**

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS POLICY**

**A. Paragraph B.1.j. Exclusions – Professional Services of Section II – Liability** does not apply to "makeup application" or "hairstyling services" provided in connection with the operation of your business as a photographer.

**B. For the purpose of the coverage provided by this endorsement, the following are added to Paragraph F. Liability And Medical Expenses Definitions of Section II – Liability:**

**1. "Makeup application" means:**

- a.** The application of makeup to a person; or
- b.** Advice or instruction for the purpose of appearance in connection with the service described in **a.** above.

However, "makeup application" does not include the application of:

- a.** Any dye or coloring to eyelashes or eyebrows except mascara or eyebrow pencils; or

- b.** Permanent makeup or tattoos, including but not limited to the insertion of pigment into or under the skin.

**2. "Hairstyling services" means:**

- a.** Hairstyling; or
- b.** Advice or instruction for the purpose of appearance in connection with the service described in **a.** above.

However, "hairstyling services" does not include:

- a.** The removal of, or the attempted removal of, hair by electrolysis; or
- b.** Hair implanting or hair transplanting or any attempt at these.