

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DRUGGISTS

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

A. The following is added to Paragraph 1. of Section I – Coverage A – Bodily Injury And Property Damage Liability:

"Bodily injury" or "property damage" arising out of the rendering of or failure to render professional health care services as a pharmacist shall be deemed to be caused by an "occurrence".

B. Paragraph (11) of Exclusion s. of Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability is replaced by the following:

2. Exclusions

This insurance does not apply to:

s. Professional Services

This insurance does not apply to "bodily injury" or "property damage":

- (1)** Caused by the willful violation of a penal statute or ordinance relating to the sale of pharmaceuticals by or with the knowledge or consent of any insured.
- (2)** Arising out of any insured's consulting, diagnostic, referral, or similar service, including performing blood tests, prescribing or administering of any drugs and managing drug therapy, as required or permitted under any applicable statutes. However, this Paragraph **(2)** does not apply to the administering of vaccinations in accordance with any applicable state or federal law.

(3) Arising out of any goods or products prescribed by any insured as permitted by any applicable statute.

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" involved that which is described in Paragraph **(1)**, **(2)** or **(3)**.

C. The following is added to Paragraph 1.b.(1)(a) under Section II – Who Is An Insured:

However, none of these "employees" are insureds for:

- (a)** "Bodily injury" or "personal and advertising injury":
- (iv)** Arising out of his or her providing of or failure to provide professional health care services. However, this exclusion does not apply to professional health care services performed in his or her capacity as a pharmacist and not excluded in Paragraph **B.** of this endorsement.

D. For the purpose of determining the limits of insurance for the coverage 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".