

SERFF Tracking Number: WAUS-125903968 State: Arkansas  
First Filing Company: Employers Insurance Company of Wausau, ... State Tracking Number: EFT \$50  
Company Tracking Number: GLF-CW-023-08  
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability  
Product Name: Commercial General Liability  
Project Name/Number: Spa Or Personal Enhancement Facilities Professional Liability Endorsement/GLF-CW-023-08

## Filing at a Glance

Companies: Employers Insurance Company of Wausau, Wausau Business Insurance Company, Wausau Underwriters Insurance Company

Product Name: Commercial General Liability SERFF Tr Num: WAUS-125903968 State: Arkansas  
TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: GLF-CW-023-08 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts  
Author: Barbara Karlen Disposition Date: 12/02/2008  
Date Submitted: 11/19/2008 Disposition Status: Approved  
Effective Date Requested (New): 02/01/2009 Effective Date (New):  
Effective Date Requested (Renewal): 02/01/2009 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: Spa Or Personal Enhancement Facilities Professional Liability Endorsement Status of Filing in Domicile:  
Project Number: GLF-CW-023-08 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 12/02/2008  
State Status Changed: 12/02/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
PROJECT # GLF-CW-023-08

EMPLOYERS INSURANCE COMPANY OF WAUSAU NAIC 0111-21458  
WAUSAU UNDERWRITERS INSURANCE COMPANY NAIC 0111-26042  
WAUSAU GENERAL INSURANCE COMPANY NAIC 0111-26425

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## COMMERCIAL GENERAL LIABILITY

REQUESTED EFFECTIVE DATE: February 1, 2009

The captioned companies file there Spa or Personal Enhancement Facilities Professional Liability Endorsement, GL2227 10-08. This form is optional, broadens coverage and is attached at the request of the insured.

This new form provides professional liability coverage for spa or personal enhancement facilities.

The endorsement pricing page has been submitted under a separate filing. Our company project number for the endorsement filing is GLR-CW-104-08.

If you have any questions, please contact me by phone, E-mail or in writing at the address provided in this letter.

I look forward to your acknowledgement/approval of this filing request.

Sincerely,

Barbara Karlen  
State Filings Analyst  
Wausau Insurance Companies  
PO BOX 8017  
WAUSAU WI 54402-8017  
1-877-792-8728, Ext. 8983  
Fax: 1-715-842-6828  
Barbara.Karlen@wausau.com  
Enclosure

## Company and Contact

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**Filing Contact Information**

Barbara Karlen, State Filings Analyst Barbara.Karlen@wausau.com  
 PO BOX 8017 (877) 792-8728 [Phone]  
 Wausau, WI 54402-8017 (715) 842-6828[FAX]

**Filing Company Information**

Employers Insurance Company of Wausau	CoCode: 21458	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-0264050	

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Wausau Business Insurance Company	CoCode: 26069	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 36-3522250	

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Wausau Underwriters Insurance Company	CoCode: 26042	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-1341459	

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**Filing Fees**

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 form filing fee
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Employers Insurance Company of Wausau	\$50.00	11/19/2008	24027275
Wausau Business Insurance Company	\$0.00	11/19/2008	
Wausau Underwriters Insurance Company	\$0.00	11/19/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/02/2008	12/02/2008

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## Disposition

Disposition Date: 12/02/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Form</b>	Spa Or Personal Enhancement Facilities Professional Liability Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Spa Or Personal Enhancement Facilities Professional Liability Endorsement	GL2227 10-08	10-08	Endorsement/Amendment/Conditions	New	0.00	GL2227 10-08.pdf

Policy Number  
Issued by

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

## **Spa Or Personal Enhancement Facilities Professional Liability Endorsement**

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

With respect to the insured's spa or personal enhancement professional liability, the following provisions apply:

- A.** The following is added to Paragraph **1.** of Section **I** – Coverage **A** – Bodily Injury And Property Damage Liability:
- f.** This insurance applies to "bodily injury" and "property damage" arising out of the rendering of or failure to render any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement, or personal grooming or therapy.
  - g.** This insurance applies to "bodily injury" and "property damage" arising out of any service, treatment, advice or instruction relating to physical fitness, including service, treatment, advice or instruction in connection with diet, cardio-vascular fitness, body building or physical training programs.
- B.** The following is added to Paragraph **1.** of Section **I** – Coverage **B** – Personal And Advertising Injury Liability:
- c.** This insurance applies to "personal and advertising injury" arising out of the rendering of or failure to render any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement, or personal grooming or therapy.
  - d.** This insurance applies to "personal and advertising injury" arising out of any service, treatment, advice or instruction relating to physical fitness, including service, treatment, advice or instruction in connection with diet, cardio-vascular fitness, body building or physical training programs.
- C.** The amount we will pay for damages is subject to the Each Occurrence Limit and the General Aggregate Limit. No other limits apply.
- D.** Paragraph **2.a.(1)(d)** of Section **II** – Who Is An Insured is deleted and replaced by the following:
- (d)** Arising out of his or her providing or failing to provide professional health care services except with respect to rendering of or failure to render any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement, or personal grooming or therapy.
- E.** The following is added to Paragraph **2.a.(1)** of Section **II** - Who Is An Insured:
- (e)** Arising out of his or her providing or failing to provide professional health care services except with respect to any service, treatment, advice or instruction relating to physical fitness, including service, treatment, advice or instruction in connection with diet, cardio-vascular fitness, body building or physical training programs.

**F.** The following is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability and Coverage B – Personal And Advertising Injury Liability:

**Professional Services**

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 any professional services. This includes but is not limited to:

- (1) Medical, surgical, dental, x-ray or nursing services, treatment, advice or instruction; but this exclusion does not apply to the following services:
  - (a) The taking of physical measurements and blood pressure; or
  - (b) Providing advice on diet and exercise.
- (2) Any health or therapeutic service, treatment, advice or instruction, including but not limited to:
  - (a) Acupuncture; or
  - (b) Body wrapping.
- (3) Optometry or optical or hearing aid services including the prescribing, preparation, fitting, demonstration or distribution of ophthalmic lenses and similar products or hearing aid devices;
- (4) Body piercing, tattoo services, or permanent makeup;
- (5) Services in the practice of pharmacy;
- (6) Ear candeling or coning;
- (7) Hair removal by X ray or laser or photocoagulation;
- (8) Dying of eyelashes or eyebrows with dyes not approved by the Food and Drug Administration for that application;
- (9) Sales of products you manufacture or which are sold under your brand or label;
- (10) Any invasive treatment, including:
  - (a) Removal of moles, warts or other growths;
  - (b) Sclerotherapy or other procedures to minimize the appearance of veins; or
  - (c) Injections of any kind.

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## **Rate Information**

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## Supporting Document Schedules

<b>Bypassed -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Approved	12/02/2008
<b>Bypass Reason:</b>	No longer required.			
<b>Comments:</b>				