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BB. PHYSICAL OR MEDICAL QUALIFICATION DETERMINATION means an investigation or determination based, wholly or in part, on the review of medical documentation and the results of medical examinations and evaluations conducted to determine physical or mental fitness for a federal position, as specified under any provision of federal law, rule or regulation.

CC. POLICY means, collectively, the Declarations, this coverage form and any schedules and endorsements attached thereto.

DD. POLLUTANTS means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

EE. PROFESSIONAL MEDICAL CARE means services rendered by persons engaged in the livelihood of exercising skill, judgment or providing a service related to the: (1) preservation or improvement of the health of an individual, or (2) treatment or care of individuals who are injured, sick, disabled or infirm.

FF. PROPERTY DAMAGE means physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it.

GG. QUALIFIED LAW ENFORCEMENT OFFICER means an active law enforcement officer employed by an agency of the United States Federal Government as defined by LEOSA H.R. 218 who:

1. Is carrying photographic identification, as required by LEOSA H.R. 218, issued by the governmental agency for which the individual is employed that identifies the employee as a police officer or law enforcement officer of the agency;
2. Is authorized by law to engage in or supervise the prevention, detection, investigation or prosecution of, or the incarceration of any person for, any violation of law, and has statutory powers of arrest or apprehension. This includes a law enforcement officer of the Amtrak Police Department, a law enforcement officer of the United States Federal Reserve or a law enforcement or police officer of the executive branch of the United States Federal Government;
3. Is authorized by the agency to carry a FIREARM;
4. Is not the subject of any disciplinary action by the agency which could result in suspension or loss of police powers;
5. Meets standards, if any, established by the agency which requires the employee to regularly qualify in the use of a FIREARM;
6. Is not under the influence of alcohol or another intoxicating or hallucinatory drug or substance; and
7. Is not prohibited by Federal law from receiving a FIREARM.

QUALIFIED LAW ENFORCEMENT OFFICER does not include an independent contractor.

HH. SECURITY CLEARANCE PROCEEDING means an investigation, determination, appraisal or process involving an INSURED'S ability to achieve required governmental approval or access to classified information, including but not limited to Executive Order 12968 of August 2, 1995 and its successors.

II. SUITABILITY PROCEEDING means an investigation, determination, appraisal or process involving a determination of suitability for employment, as specified under any provision of federal law, rule or regulation.

JJ. WRONGFUL ACT means any act, error or omission committed by an INSURED while the INSURED is:

1. In the course of the INSURED'S employment; or
2. Acting on behalf of the federal government.