

## **EPIDEMIC/PANDEMIC DISEASE EXCLUSION**

Definitions applicable to this exclusion:

### **Infectious Disease**

Any disease which can be transmitted by means of any substance or agent from any organism to another organism (including human beings) where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

### **Epidemic**

The sudden, unexpected, large-scale manifestation of an initially locally contained, Infectious Disease which spreads with great virulence.

### **Pandemic**

A worldwide Epidemic of an Infectious Disease as declared by the World Health Organization.

1. Notwithstanding any other provision of this policy to the contrary, this policy does not provide indemnity for any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with an Epidemic or Pandemic Infectious Disease or the fear or threat (whether actual or perceived) of an Epidemic or Pandemic Infectious Disease.

2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to

2.1 any cost to clean-up, detoxify, remove, monitor or test:

2.1.a. for an Epidemic or Pandemic Infectious Disease, or

2.1.b any property insured hereunder that is affected by such an Epidemic or Pandemic Infectious Disease;

2.2 any loss due to interruption to or interference with the Business as defined in the policy as a result of or in any way connected to the occurrence of an Epidemic or Pandemic Infectious Disease, including but not limited to interruption or inference resulting from any action by, advice of or restriction imposed by any government or any local or public authority.

3. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

**All other terms, conditions and exclusions of the policy remain the same.**