

12. Communicable ~~Infectious~~ Disease

Cover is excluded for any and all claims for or arising from:

1) loss, damage, liability, cost, or expense directly arising from the transmission or alleged transmission of:

- a) Coronavirus disease (COVID-19);
- b) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2); or
- c) any mutation or variation of SARS-CoV-2;

or from any fear or threat of a), b) or c) above;

2) liability, cost or expense to identify, clean up, detoxify, remove, monitor, or test for a), b) or c) above;

3) liability for or loss, cost or expense arising out of any loss of revenue, loss of hire, business interruption, loss of market, delay or any indirect financial loss, howsoever described, as a result of any of a), b) or c) above or the fear or the threat thereof.

All other terms, conditions and limitations of the insurance remain the same.

Explanation

This change reflects the revised terminology and limitation in cover adopted in the wider insurance market in respect of liabilities arising out of Communicable Diseases.

Additional Definition:

Communicable Disease means any disease, known or unknown, which can be transmitted by means of any substance or agent from any organism to another organism where:

A. the substance or agent includes but is not limited to a virus, bacterium, parasite or other organism or any variation or mutation of any of the foregoing, whether deemed living or not, and

B. the method of transmission, whether direct or indirect, includes but is not limited to human touch or contact, airborne transmission, bodily fluid transmission, transmission to or from or via any solid object or surface or liquid or gas, and

C. the disease, substance or agent may, acting alone or in conjunction with other co-morbidities, conditions, genetic susceptibilities, or with the human immune system, cause death, illness or bodily harm or temporarily or permanently impair human physical or mental health or adversely affect the value of or safe use of property of any kind.

Explanation

This change reflects the revised terminology and limitation in cover adopted in the wider insurance market in respect of liabilities arising out of Communicable Diseases.