

L132 - Virus, Disease and Pandemic (applicable to Public & Products Liability Section)

The following is added to the Public & Products Liability Section, Additional Exclusions

Virus, Disease and Pandemic

This policy excludes any and all actual or alleged liability, indemnity, loss, destruction, Injury, or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from or in any way related to, contributed to, caused by, happening through or in consequence of:

- a) Coronavirus disease (COVID-19)
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- c) Any mutation, alteration or variation of a) – b) above
- d) Any infectious, contagious or transmissible disease of whatever origin, type, nature or cause not manifesting itself at the Premises
- e) Any infectious, contagious or transmissible disease that is designated or treated as an epidemic or pandemic by the World Health Organization or any national, regional or devolved government
- f) The presence suspected presence or threat of any infectious, contagious or transmissible disease which results in any national, regional or devolved government legislation, regulation, orders, action or advice to contain the spread of disease
- g) Any distress, fear, anticipation or actual or imagined threat of or actual or imagined exposure to a), b), c), d), e) or f) above.

All of the Policy Conditions Exclusions limitations and terms of the Policy shall otherwise continue to apply to this the Policy and this endorsement, including, for the avoidance of doubt, the General Conditions