

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOTAL COMMUNICABLE DISEASE EXCLUSION

**This endorsement modifies insurance provided under the following:
DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211
EXCESS PROPERTY INSURANCE UND 1414**

- A.** We will not pay for loss or damage caused by, resulting from, or arising out of any “communicable disease”. This exclusion applies to all coverage under all forms and endorsements that comprise this policy, including but not limited to forms or endorsements that cover property damage to buildings, contents, “stock” or tenant’s improvements and betterments, and forms or endorsements that cover business income, extra expense, or action of civil authority.
- B.** We will not pay for loss or damage caused by, resulting from, or arising out of any closure or other orders or advisories, whether directly or indirectly, in response to or arising out of a “communicable disease”, issued by any person, business, corporation, landlord, organization, health or medical body, governmental body or any entity with authority to issue such orders or advisories on either a mandatory or advisory basis.
- C.** “Communicable disease” means an illness caused by an infectious agent or its toxins that occurs through the direct or indirect transmission of the infectious agent or its products from an infected individual or via an animal, vector or the inanimate environment to another animal or human. Infectious agents include, but are not limited to, a virus, bacterium, parasite or any other organism of any variation, whether deemed living or not.

Nothing contained in this endorsement will be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the policy to which this endorsement is attached other than as stated above.