

Policy wording reference ZCYP28AA

Communicable Disease Exclusion

General Exclusion 7 is re-stated as follows:

any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a **communicable disease**; or
- b) the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion does not however apply to

- i) Section B1
- ii) Sections B2 and B3 in respect of:
 - a) food or drink poisoning; or
 - b) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement).
- iii) Section C other than in respect of
 - a) the imposition of any quarantine or restriction in the movement of people or animals, or any trading restrictions on businesses, by any local, national or international body, agency or authority; or
 - b) any travel advisory or warning issued by any local, national or international body, agency or authority or any actual or perceived fear or threat thereof
 - c) any other
 - i) specific actions or precautions taken or
 - ii) specific advice given by any local, national or international body, agency or authority whether legally enforced or not that relates to one or more specific local, national or international outbreaks of a **communicable disease**
 - d) coronavirus, covid-19, novel coronavirus (2019-nCoV) or any mutant variation thereof