

COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT

THIS POLICY EXCLUSION LIMITS COVERAGE AFFORDED UNDER THE COMMERCIAL GENERAL LIABILITY COVERAGE FORMING PART OF THIS POLICY. PLEASE READ IT CAREFULLY.

1. Notwithstanding any provision of this policy to the contrary, this policy does not insure any actual or alleged loss, liability, "bodily injury", "property damage", "personal and advertising injury", compensation, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:
 - a. a Communicable Disease; or
 - b. the fear or threat (whether actual or perceived) of a Communicable Disease; or
 - c. any action taken in controlling, preventing, suppressing or in any way relating to any incidence, outbreak, epidemic or pandemic or threat of incidence, outbreak, epidemic or pandemic of a Communicable Disease.
2. For the purposes of this exclusion, loss, liability, "bodily injury", "property damage", "personal and advertising injury", compensation, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. For the purposes of this exclusion, a Communicable Disease means any disease, illness, infection, sickness or syndrome which can be transmitted, either directly or indirectly, by any substance or agent between or from any organism to another organism (whether of the same or any other species) where:
 - a. the substance or agent includes, is comprised of, or contains any virus, bacterium, prion, parasite or other organism or microorganism, or any variation, mutation or evolution thereof whether 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, illness, infection, sickness, syndrome, substance or agent can or does:
 - i. cause or threaten to cause bodily injury, illness, emotional distress, or
 - ii. cause or threaten to cause damage to human health or human welfare; or
 - iii. cause or threaten to cause property damage.
4. All terms contained within quotation marks are defined and have the same meaning as set out in the underlying Policy which carries this Endorsement.