

This endorsement changes the Coverage
provided by this policy
-- PLEASE READ THIS CAREFULLY --

Communicable Disease Exclusion Endorsement

This special endorsement attaches to and becomes a part of **your** policy. The terms and conditions of this endorsement will remain in effect until it is replaced, removed or changed by **us**. If this endorsement is replaced, removed or modified by **us**, **you** will be notified in writing that it has been replaced, removed or changed.

We exclude direct or indirect loss or damage, real or alleged, including cost or expense, caused by, contributed to, resulting from, arising out of, or in connection with any negligence act, tort action, liability or claim involving a **Communicable Disease**. **We** also exclude the fear or threat (whether actual or perceived) of a **Communicable Disease** regardless of any other cause or occurrence, intentional or accidental, contributing concurrently or in any other sequence of events or occurrences and all losses that arise from any action in controlling, preventing, suppressing or responding to an **occurrences** or actions associated with a **Communicable Disease**.

DEFINITIONS

Communicable Disease is defined as any disease which can be transmitted by means of any substance or agent from any organism to another organism where the substance or agent includes, but is not limited to, a virus, spores, fungus, bacterium, parasite or other organism or any variation, genetic modification or mutation thereof, whether deemed living or not. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, ingestion, transmission from or to any surface or object, solid, liquid or gas or between organisms.

Communicable Disease also includes but is not limited to any substance or agent that can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of personal, business or agricultural property including livestock or poultry, growing, raw or manufactured property or inventories.

All other terms and conditions of the policy remain the same.
