

INFECTIOUS OR CONTAGIOUS DISEASES LIABILITY EXCLUSION CLAUSE

The following perils, risks and kinds of insurance are excluded under this agreement: Loss or damage caused directly or indirectly by:

- a) Infections or contagious disease manifested by any person or group of person within the premises and/or by any past presence within the premises.
- b) Murder or suicide or pest occurring at the premises.
- c) Injury or illness sustained by any person arising from or traceable to foreign injurious matter in the food or drink provided on the premises.
- d) Defects in the drains, ventilation, air conditioning, water supply and any other sanitary arrangements at the premises (except for physical bodily injuries or material damages sustained out of a physical accident).
- e) Restriction of use of the premises (whether partial or total) by order of the competent public authority following the occurrence of (a), (b), (c) or (d).

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence of the loss.

COMMUNICABLE DISEASE (CORONAVIRUS AND COVID-19 EXCLUSION)

Notwithstanding any provision to the contrary, this policy excludes losses

- (i) directly or indirectly arising from any fear or threat (whether actual or perceived) of Novel Coronavirus (2019-nCoV) or the Covid-19 Disease or any mutant variation thereof
- (ii) directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of Novel Coronavirus (2019-nCoV) or the Covid-19 Disease or any mutant variation thereof
- (iii) directly or indirectly caused by the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency pertaining to any outbreak of Novel Coronavirus (2019-nCoV) or Covid-19 Disease or any mutant variation thereof
- (iv) directly or indirectly caused by any travel advisory or warning being issued by a national or international body or agency pertaining to any outbreak of Novel Coronavirus (2019-nCoV) or Covid-19 Disease or any mutant variation thereof and
- (v) infection or quarantine of any Insured Person(s) due to actual or suspected Novel Coronavirus (2019-nCoV) or Covid-19 Disease or any mutant variation thereof

And

in respect of (ii) to (v) any fear or threat thereof (whether actual or perceived).

If the Insurers allege that by reason of this exclusion, any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

All other terms and conditions remain unchanged