

Non-binding recommendations by the German Insurance Association (GDV)  
for optional use. Other conditions may be agreed.  
In case of deviations the German wording shall prevail.

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## **Clause for the Exclusion of Loss/Damage due to a Dangerous Communicable Disease for the Use in Marine Insurance ("Pandemic Exclusion Clause")**

Standard policy conditions of the GDV

- 1 Notwithstanding other provisions in the insurance contract and irrespective of contributory causes, the cover does not include any loss/damage, liability, costs, or expenses
  - 1.1 caused by a dangerous communicable disease (or its pathogens or the toxins they produce) within the meaning set out in paragraph 2 that is classified as a pandemic or epidemic as per paragraphs 3 or 4,  
or
  - 1.2 caused by, resulting from, or in connection with a precautionary measure to prevent the (further) spread of the dangerous communicable disease within the meaning set out in paragraph 2,
    - 1.2.1 imposed by a government authority, in particular the closing of borders, quarantine measures, inbound or outbound travel restrictions, plant/business closures, export bans, prohibition from practising certain professions, disinfection of corporate premises/equipment, making available for alternative utilisation, or destruction of inventories or goods,  
or
    - 1.2.2 imposed by a third party involved in the legal or economic interest of the Insured, in particular the closure of port, handling or storing facilities.
- 2 A dangerous communicable disease means any disease caused by pathogens or the toxins they produce that are communicated to humans directly or indirectly and that may, due to its severe clinical course or its way of transmission, pose a grave danger for the general public.
- 3 A dangerous communicable disease is classified as a pandemic if the World Health Organization finds that the requirements for a public health emergency of international concern pursuant to Article 1 in conjunction with Annex 2 of the International Health Regulations 2005 of the World Health Organization, third edition, or pursuant to similar successor regulations are met.
- 4 A dangerous communicable disease is classified as an epidemic if
  - 4.1 the German Bundestag finds, pursuant to Section 5 of the Act on the Prevention and Control of Infectious Diseases in Man (Protection against Infection Act – IfSG) or pursuant to similar successor regulations, and/or
  - 4.2 any other state finds, according to the legislation applicable to its territory, that the requirements for an epidemic of national concern are met.
- 5 Concluding provisions
  - 5.1 This Clause applies to the entire insurance contract including all cover extensions.
  - 5.2 The provisions of this Clause do not extend the existing cover.
  - 5.3 This Clause shall only apply to the extent that this is not precluded by mandatory legal requirements on compulsory insurance.