

Policy Endorsement

General Exclusion

Effective 1 June 2020

THIS ENDORSEMENT AMENDS/CHANGES/ALTERS THE POLICY. PLEASE READ THE CONTENT HEREOF CAREFULLY

The following exclusion is added to the Policy and supersedes anything in the contrary contained in the Policy effective 1 June 2020.

Notwithstanding any other terms under this Policy or any endorsement thereto, we hereby confirm that we shall not provide coverage nor will we make any payments or provide any service or benefit to any insured, beneficiary or third party for damage, loss, liability, costs or expenses of whatsoever nature directly or indirectly caused by or contributed to or resulting from, arising out of or in connection with:

- a) any Coronavirus or Coronavirus disease including but not limited to SARS-CoV2/COVID-19; Avian Influenza, Severe Acute Respiratory Syndrome Coronavirus (SARS-CoV); and/or
- b) any mutation or variation of a) above; and/or
- c) any infectious epidemic/pandemic (if classified either way by an appropriate national or international authority/body/agency) which leads to:
 - i) the imposition of quarantine or restriction in movement of people, goods and/or animals by a national or international body or agency; and/or
 - ii) any travel advisory or warning being issued by a national or international body or agency; and/or
- d) any fear or threat (whether actual or perceived) of the above; and/or
- e) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of the above, irrespective of:
 - i) where in the world such outbreak may exist or be feared to exist; and/or
 - ii) whether or not an appropriate national or international authority/body/agency has declared that an infectious disease/epidemic/pandemic exists.

If the Insurer alleges that by reason of this exclusion, any loss is not covered by this insurance contract the burden of proving the contrary rests on the Insured.

All other terms and conditions of this policy remain unchanged.