

VIRUS, BACTERIA, DISEASE AND CONTAGION EXCLUSION

READ THIS ENDORSEMENT CAREFULLY AS IT MAY EFFECT COVERAGE UNDER THE POLICY

This Insurance Policy provides no coverage for any Claim in any way caused by, arising out of or resulting from any virus, bacteria, disease or contagion, including that designated as such by any of the following:

- A. a Federal, Provincial, Territorial or Municipal authority or agency;
- B. a Minister of the Federal, Provincial or Territorial Crown;
- C. a person occupying the position of Chief Medical Officer of Health (or similar position) of a Province, Territory or Municipality;
- D. the World Health Organisation;
- E. the Center for Disease Control/Centre for Disease Control of
 - i) Canada or any Canadian Province or Territory;
 - ii) the United Kingdom of Great Britain and Northern Ireland; or
 - iii) of the United States of America and any American State or Territory.

For purposes of this Endorsement, virus, bacteria, disease or contagion so designated shall include:

- a) any derivative, mutation or variation of the virus, bacteria, disease or contagion;
- b) any fear or threat of the spread of the virus, bacteria, disease or contagion;
- c) any failure to prevent, contain or eradicate the virus, bacteria, disease or contagion.

For purposes of greater clarity the following are examples of virus, bacteria, disease or contagion that are excluded by this endorsement:

- 1) Coronavirus disease (COVID-19);
- 2) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- 3) Ebola;
- 4) Avian Influenza (Avian Bird Flu); and,
- 5) Legionella (Legionnaire's Disease).