

## **CORONAVIRUS EXCLUSION**

This insurance excludes coverage for:

**1) any loss, damage, liability, cost, or expense directly arising from the transmission or alleged transmission of:**

**a) Coronavirus disease (COVID-19);**

**b) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2); or**

**c) any mutation or variation of SARS-CoV-2;**

**or from any fear or threat of a), b) or c) above;**

**2) any liability, cost or expense to identify, clean up, detoxify, remove, monitor, or test for a), b) or c) above;**

**3) any liability for or loss, cost or expense arising out of any loss of revenue, loss of hire, business interruption, loss of market, delay or any indirect financial loss, howsoever described, as a result of any of a), b) or c) above or the fear or the threat thereof.**

Subject to the terms, conditions and exclusions contained in this Policy, but notwithstanding the exclusion contained in this endorsement, loss, damage, liability, claim, cost or expense of whatsoever nature with respect to physical damage to goods Insured under this Policy, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with Cargo Damage, Theft, Fire, Explosion, Strike, Riot and Civil Commotion shall be covered, always provided these perils are insured and/or not excluded by this Policy.

All other terms, conditions and limitations of the insurance remain the same.