

Communicable Disease Aggregate Endorsement

We agree to indemnify You for any Claim arising from any Communicable Disease. In respect of any Claim arising from any Communicable Disease:

- (i) the maximum payable by Us shall not exceed in the aggregate the Indemnity Limit as stated in the Schedule including Defence Costs.
- (ii) the Excess payable by You for any Claims arising under this Endorsement is GBP 10,000 each and every Claim by each and every claimant including Defence Costs.

Communicable Disease means an illness or disease caused by the infection, presence and growth of pathogenic biologic agents in an individual human or other animal host, including but not limited to any bacteria, virus, mould, mildew, fungi, parasite or other vector and which biologic agents or its toxins are directly or indirectly transmitted to infected individuals by physical contact with an infectious person, consuming contaminated foods or beverages, contact with contaminated body fluids, contact with contaminated inanimate objects, inhalation, being bitten by an infected animal, insect or tick, or other means. Communicable Disease includes coronavirus disease 2019 (COVID-19) or any other disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV 2) (previously known as 2019- nCoV), or any disease caused by any mutation or variation of SARS-CoV 2.

All other policy terms, conditions, limitations and exclusions remain unaltered.