

Pandemic Exclusion

It is hereby noted and agreed that this policy shall exclude any loss, damage, liability, Claim, Circumstance, cost or expense (whether such loss, damage, liability, Claim, Circumstance, cost or expense has been suffered by You or a third party) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses; and
- b) Coronavirus disease (COVID-19); and
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- d) Any mutation of or variation of a), b) or c) above; and
- e) Any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f) Any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto

All other terms and conditions remain unchanged.