



Communicable Disease Exclusion – Commercial Motor Vehicle Policy Endorsement

Your policy is amended as follows:

Notwithstanding any provision to the contrary in this policy or any other endorsement, this policy does not insure any:

1. **contamination costs** directly or indirectly arising out of or attributable to the presence or potential presence, or threat or fear of the presence, of any disease:
 - (a) stated to be a quarantinable disease under the Health Act 1956, or
 - (b) in respect of which a state of emergency has been declared under the Civil Defence Emergency Management Act 2002, or
 - (c) in respect of which a pandemic or epidemic has been declared by the World Health Organisation or the New Zealand government or any New Zealand government agency or lawful authority, or
 - (d) declared by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).
2. liability directly or indirectly arising from any actual or alleged **injury** resulting from the transmission of any communicable disease.

References in this exclusion to legislation and legislative and official terms include any amended, replacement, re-enacted, successor, equivalent, substituted, corresponding, or similar legislation (including any secondary legislation made under such legislation) and legislative and official terms.

For the purpose of this exclusion only, the following definitions apply:

contamination costs	means all costs to clean, neutralise, disinfect, treat, decontaminate, restore, rectify, destroy, remove, dispose of, repair, replace or reinstate any property, and any loss of value or loss of use of any property; and includes any liability for or arising from such costs or loss of value or loss of use of property.
injury	includes bodily injury, sickness, disease, disability, impairment, incapacity, mental anguish, emotional distress, shock, fright or death of any person.