



# Communicable Disease Exclusion Commercial Marine – Carriers Transit Liability Policy Endorsement

## Your Carriers Transit Liability Policy is amended as follows:

1. Notwithstanding any provision to the contrary within this insurance/reinsurance agreement, this insurance/reinsurance agreement does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 2.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 2.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - 2.3 the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.