

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
EXCLUSION - COMMUNICABLE DISEASE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM

The following exclusion is added to the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** under paragraph 2. **Exclusions** of **SECTION I - COVERAGES, COVERAGE A • BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and to paragraph 2. **Exclusions** of **SECTION I - COVERAGES, COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY**.

The following exclusion is also added to the **PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM** and the **OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM** under paragraph 2. **Exclusions** of **SECTION I - BODILY INJURY AND PROPERTY DAMAGE LIABILITY**.

This insurance does not apply to:

Communicable Disease

"Bodily injury", "property damage", "personal and advertising injury" or any other loss, cost or expense arising directly or indirectly, in whole or in part, out of the actual or alleged transmission of any communicable disease or which is any way related to the transmission of any communicable disease or any fear or threat of any communicable disease.

This exclusion applies even if the claims against any insured allege negligence or wrongdoing in any:

- a. Employing, hiring, supervising, training or monitoring of any person including, but not limited to, any "employee", "volunteer worker", contractor or others who are working under contract for or on behalf of any insured that may be infected with and transmit any communicable disease;
- b. Testing for any communicable disease;
- c. Failure to perform services which were either recommended to, intended to, or assumed to prevent any communicable disease or the transmission to others;
- d. Procedures, or lack thereof, to manage any communicable disease;
- e. Failure to prevent, contain, eradicate or avert any communicable disease; or
- f. Failure to report any communicable disease to authorities.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the "bodily injury", "property damage", "personal and advertising injury" or any other loss, cost, or expense.

For purposes of this endorsement, and for greater clarity, communicable disease means any disease, virus or contagion, any derivative, mutation or variation of the disease, virus or contagion, which includes, but is not limited to:

- 1) Coronavirus disease (COVID-19)
- 2) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- 3) Ebola
- 4) Avian Influenza (Avian Bird Flu); and
- 5) Legionella

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.