

## COMMUNICABLE DISEASE EXCLUSION

### a. What is not covered?

1. We will not pay for any:
  - a. loss or claim;
  - b. additional or increased costs;
  - c. emergency evacuation costs, or restricted access costs;
  - d. costs to clean-up, detoxify, remove, monitor, test, prevent, or implement;
  - e. economic loss;
  - f. loss of market, loss of use, or loss of occupancy;
  - g. physical loss or damage to insured property;
  - h. *compensatory damages*; nor for
  - i. bodily injury;

caused or resulting from, directly or indirectly, in any way by:

- i. an endemic, epidemic, pandemic, or outbreak of a communicable disease;
- ii. any contamination of or exposure to any infectious agent, disease, virus, pathogen, or other microorganism which includes or is capable of inducing distress, illness, disease, death, or property damage;  
nor by
- iii. any activity, order, or decision made by a Canadian *civil authority*, or other government entity to prevent, respond, respond to, reduce, or control any item or event listed in (i) and (ii) above;

and

this exclusion applies to and modifies any coverage otherwise provided by this *policy*.

## SECTION TWO – CONDITIONS OF THIS FORM

1. Except where modified by this form, all other terms of *your policy* apply and are incorporated by reference.