

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – INFECTIOUS OR COMMUNICABLE DISEASE

This endorsement modifies the coverage provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL EXCESS/UMBRELLA COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART

With respect to the coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following exclusion is added:

EXCLUSION – INFECTIOUS OR COMMUNICABLE DISEASE

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the actual or alleged transmission of an "infectious or communicable disease"; or
2. Any loss, cost or expense arising out of any:
 - a. Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of an "infectious or communicable disease"; or
 - b. Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, an "infectious or communicable disease".
3. This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:
 - a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread an "infectious or communicable disease":

- b. Failure to prevent the spread of an "infectious or communicable disease"; or
- c. Failure to report an "infectious or communicable disease" to authorities.

B. The following definition is added:

"Infectious or communicable disease":

1. Means an illness or contamination resulting from an infectious agent or its by-products that occurs through the direct or indirect transmission by an infected human or animal host, organism or from the inanimate environment to a human or animal host; and
2. Includes, but is not limited to, Acquired Immune Deficiency Syndrome (AIDS); Chronic Wasting Disease (CWD); Ebola; Escherichia coli (E. coli); Hepatitis, Human Immunodeficiency Virus (HIV); Influenza, including, but not limited to, all strains and mutations of avian, human or swine; Measles, Methicillin-resistant Staphylococcus Aureus (MRSA), Salmonellosis; Severe Acute Respiratory Syndrome (SARS); Sexually Transmitted Diseases (STDs); Transmissible Spongiform Encephalopathy (TSE), including Bovine Spongiform Encephalopathy (BSE, or mad cow disease); Tuberculosis and West Nile Virus.