

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Virus, Pathogen or Communicable Disease Exclusion

This Endorsement modifies insurance under the following:

Micro-Businessowners Coverage Form

The Exclusion is added to Paragraph B. Exclusions in Section II – Liability:

Virus, Pathogen or Communicable Disease Exclusion

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease, pathogens, or virus. It also does not apply to when loss is due to a governmental shutdown, including but not limited to stay at home, or shelter in place orders.

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 a communicable disease or virus or pathogen;
- b. Testing for a communicable disease or virus or pathogen;
- c. Failure to prevent the spread of the disease or virus or pathogen;
- d. Failure to report the disease or virus or pathogen to authorities; or
- e. Through accidental spread via delivery or sale of products.

Definitions;

"Virus, Pathogen Or Bacteria (1) Any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. (2) However, the exclusion in Paragraph (1) does not apply to loss or damage caused by or resulting from "fungi", wet rot or dry rot. Such loss or damage is addressed in Exclusion h. (3) With respect to any loss or damage subject to the exclusion in Paragraph (1), such exclusion supersedes any exclusion relating to "pollutants".