



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### **EXCLUSION - COMMUNICABLE DISEASE (CGL)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE (WA6000)

**1. The following is added to B. COMMON EXCLUSIONS:**

**Communicable Disease**

- a.** "Bodily injury", "property damage" or "personal and advertising injury" or any other cost, loss or expense incurred by others, arising directly or indirectly from the actual, alleged or threatened contact with, exposure to, existence of, presence of, or spread of any "communicable disease" however caused, including any costs or expenses incurred to prevent, respond to, test for, monitor, abate, mitigate, remove, cleanup, contain, remediate, treat, detoxify, neutralize, assess or otherwise deal with or dispose of any "communicable disease";
- b.** Any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with Paragraph **a.** above; or
- c.** Any obligation to pay, share with or repay someone else who must pay "compensatory damages" or loss, cost or expense because of such injury or damage referred to in Paragraph **a.** or **b.** above.

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" or "personal and advertising injury".

This exclusion does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising solely from the presence of bacteria in food products manufactured, sold, distributed or served by you.

**2. The following is added to G. DEFINITIONS:**

**"Communicable Disease":**

- a.** Means any:

- (1)** Virus;
- (2)** Bacterium; or
- (3)** Other microorganism;

that is transmissible through direct or indirect contact with persons, animals or objects, including through asymptomatic persons, and that induces or is capable of inducing physical distress, illness or disease, whether or not a medically recognized diagnosis results.

- b.** Includes any fear or threat (whether actual or perceived) of such virus, bacterium or other microorganism, whether or not a medically recognized diagnosis results.

All other terms and conditions remain unchanged.