



## COMMUNICABLE DISEASE EXCLUSION

This endorsement is subject to the *terms* contained in *your* policy.

### WHAT WE DO NOT PAY FOR

The following exclusion is added to Coverage L-*Bodily Injury* And *Property Damage*, and when applicable to *your* policy, Coverage P-*Personal And Advertising Injury* Liability.

1. **Communicable Disease-***We* do not pay for *bodily injury, property damage*, and when applicable to *your* policy, *personal and advertising injury*, arising directly or indirectly from the actual or alleged transmission of a communicable disease. This exclusion applies even if any of the claims against any *insured* allege negligence or misconduct in:
  - a. Examining, testing or monitoring for a communicable disease;
  - b. Neglecting to report a communicable disease to appropriate authorities;
  - c. Neglecting to prevent the spread of a communicable disease or failing to perform services that were intended to prevent the spread of a communicable disease; or
  - d. Supervision, hiring, employment, training or monitoring of anyone who may be infected with and spreads a communicable disease.

However, this exclusion does not apply to the transmission of a communicable disease by an *insured* if the *insured* is a health care provider and/or an individual who comes into physical contact with the public on an ongoing basis.

All other *terms* and conditions remain unchanged.