



VIRUS OR BACTERIA EXCLUSION CLARIFICATION

For Use With 1/88 and 9/96 Edition Causes Of Loss Forms

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

EXCLUSIONS

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

1. **Virus Or Bacteria**-This means loss or damage caused by or resulting from any biological virus, bacteria, or any microorganism that can or does cause physical pain, illness or disease.
However, this exclusion does not apply to mold, wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in the Causes Of Loss form.

All other *terms* and conditions remain unchanged.