

American Institute
COMMUNICABLE DISEASE EXCLUSION
CLAUSE (Cargo)
(10/4/20)

To be attached to and form a part of Policy No. _____ of _____

Insuring _____

This clause shall be paramount and shall override anything contained in this insurance, and shall apply to all coverage sections, coverage parts, forms and endorsements forming part of the policy and/or attached thereto.

In no case shall this insurance cover loss, damage, liability, or expense directly or indirectly, caused by, contributed to or arising from, and regardless of any other cause or event contributing concurrently or in any other sequence to:

- 1) any actual, alleged, or suspected transmission or existence of a "Communicable Disease" or the substance or agent that causes the "Communicable Disease";
- 2) any action to identify, detect, prevent, clean up, detoxify, remove, eliminate, neutralize, monitor, or test for a "Communicable Disease" or the substance or agent that causes the "Communicable Disease";
- 3) any loss of revenue, loss of hire, diminution of value, business interruption, loss of market, delay or any direct or indirect financial loss, howsoever described, as a result of, or relating to a "Communicable Disease" or the substance or agent that causes the "Communicable Disease";
- 4) any fines, penalties, or punitive or exemplary damages as a result of, or relating to (1), (2), or (3) above.

DEFINITION

"Communicable Disease" means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.