

## **BACKGROUND EXPLANATION FOR AIMU'S COMMUNICABLE DISEASE EXCLUSION CLAUSE (Cargo)**

AIMU has released the Communicable Disease Exclusion Clause (Cargo) (October 4, 2020), which has been drafted by the Cargo Committee at the request of its members. This new clause addresses Communicable Disease exposures and can be used with a broad range of cargo coverage forms. It is intended to exclude any loss, damage, liability or expense, etc. directly or indirectly related to any Communicable Disease.

As is the case with all AIMU clauses, this clause is made available for voluntary use by underwriters, and underwriters should determine the appropriateness of any specific clause in relation to the policy or policy section to which it may be attached.

As a result, this Clause was approved by the AIMU Management Committee on [10/30/2020].

American Institute of Marine Underwriters  
[10/30/2020]