

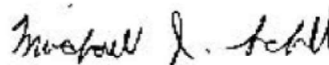
Endorsement

Number: 6

This endorsement effective on March 2, 2020 at 12:01 A.M. standard time,

forms part of Policy No. [REDACTED]

Date endorsement issued: March 3, 2020



Authorized Representative

CONTAGION EVENT ENDORSEMENT

In consideration of an additional of \$ 242 it is hereby understood and agreed Section 1 Insured Events is amended to include the following:

1. INSURED EVENTS

1.5 CONTAGION EVENT

CONTAGION EVENT means either:

- (a) the actual presence of an **AFFECTED PERSON** within a covered **LOCATION**; or
- (b) the announcement by a government agency responsible for public health that a specific covered **LOCATION** within its jurisdiction is being closed due to an **OUTBREAK**.

All **CONTAGION EVENT** incidents arising out of multiple visits by any one **AFFECTED PERSON** or the concurrent presence of multiple **AFFECTED PERSONS** within one **LOCATION** shall be considered as one **CONTAGION EVENT**.

AFFECTED PERSON means an individual who has been diagnosed by a licensed physician to be contagious with an **INFECTIOUS DISEASE**.

INFECTIOUS DISEASE is limited to the following pathogens, their mutations, or variations, unless otherwise designated by the Company in writing:

Avian Flu	Malaria	Rotavirus
Bubonic Plague	Measles	Rubella
Diphtheria	Meningococcal Infection	Severe Acute Respiratory Syndrome associated Coronavirus (SARS-CoV) disease
Ebola	Monkey Pox	Smallpox
Hand, Foot and Mouth Disease	Mumps	Swine Flu
Human Papillomavirus (HPV)	Pertussis	Tuberculosis (TB)
Legionellosis	Polio	Varicella (Chickenpox)
Leprosy	Rabies	Yellow Fever

Endorsement

OUTBREAK means an occurrence of an **INFECTIOUS DISEASE** that:

- (a) rapidly becomes widespread and infects or attacks the population within a geographic location, region, territory, country, continent, or globally as defined by the World Health Organization ("WHO"), or the Center for Disease Control ("CDC"); and
- (b) would inhibit the normal functions of any part, organ or system (or a combination thereof) of the body and which manifests by a characteristic set of signs and symptoms.

SCHEDULE OF LIMITS:

Contagion Event Coverage sub-limited to:

USD 250,000 per affected Location, capped at;

USD 1,000,000 in the aggregate for all affected Locations.

It is further understood and agreed that section **4.18** under **4. EXCLUSIONS** does not apply to **CONTAGION EVENT**.