Endorsement

Number: 6

This endorsement effective on March 2, 2020 at 12:01 A.M. standard time,
forms part of Policy No. ____________

Date endorsement issued: March 3, 2020

[Signature]
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:

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