

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – COMMUNICABLE DISEASE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, and COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions** are amended and the following added:

Communicable Disease

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of:

- (1) transmission of a “communicable disease” by an insured or any person doing any service or work on behalf of an insured; or
- (2) failure by an insured to perform services which were either intended to or assumed to prevent “communicable diseases” or their transmission to others.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. supervising, hiring, employing, training or monitoring of others that may be infected with and spread a “communicable disease”;
- b. testing for a “communicable disease”;
- c. failure to prevent the spread of the disease; or
- d. failure to report the disease to authorities.

- B. **DEFINITIONS** is amended and the following added:

“Communicable Disease(s)” means a contagious disease or illness arising out of or in any manner related to an infectious or biological virus or agent or its toxic products which is transmitted or spread, directly or indirectly, to a person from an infected person, plant, animal or anthropoid, or through the agency of an intermediate animal, host or vector of the inanimate environment or transmitted or spread by instrument or any other method of transmission. “Communicable Disease” shall include, but not be limited to Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Syndrome (HIV), Severe Acute Respiratory Syndrome (SARS), West Nile Disease, chicken pox, any type or strain of influenza (including, but not limited to avian flu), legionella, hepatitis, measles, meningitis, mononucleosis, whooping cough, cholera, bubonic plagues and anthrax.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.