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## NOTICE TO POLICYHOLDERS

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### Commercial Combined Policy Wording

Below is an Endorsement that will be applicable to your Policy at the commencement of your next Period of Insurance.

This document now forms part of your Policy, please read it carefully and retain it with your Policy documents.

Policy Exclusion 3 is included as follows

#### **3 Virus, Disease and Pandemic Exclusion**

**(except Terrorism Insurance, Liability Insurance, Fidelity Insurance, Personal Accident Insurance and Legal Expenses Insurance)**

Notwithstanding any provision to the contrary within the Policy, the Policy does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to:

- A) Coronaviruses
- B) Coronavirus disease (COVID-19);
- C) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- D) Any mutation of or variation of A), B) or C) above;
- E) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- F) Any fear or anticipation of A), B), C), D) or E) above.