CORONAVIRUS EXCLUSION

Your Insurance Policy does not / This Insurance does not {delete as applicable} cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
 b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 c) any mutation or variation of SARS-CoV-2;
 d) any fear or threat of a), b) or c) above.

LMA5391 04 March 2020