

## Political Risk Communicable Disease Exclusion

1. This Policy excludes any loss caused by or arising out of any action taken by a government (as defined in the Policy) in controlling, preventing, suppressing or in any way relating to any actual or suspected **Communicable Disease**.
2. **Communicable Disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - i. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - ii. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - iii. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property or assets.

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