

VIRUS AND DISEASE EXCLUSION ENDORSEMENT

*This endorsement changes **your** policy. Please read it carefully and keep it with **your** policy.*

The following section is added to **PART F – GENERAL PROVISIONS** of your policy. This change applies to all coverage under all forms and endorsements that comprise your policy, including, but not limited to, all endorsements that modify this same coverage part.

NO COVERAGE FOR LIABILITY, LOSS, OR DAMAGE FROM VIRUS OR DISEASE

We do not cover any person's:

liability for bodily injury or property damage under **PART A – LIABILITY COVERAGE**;
medical or funeral expenses under **PART B1 – MEDICAL PAYMENTS COVERAGE**;
direct or accidental loss to **your covered auto** under **PART D – COVERAGE FOR DAMAGES TO YOUR AUTO**

which, in whole or in part, consists of, arises out of, is caused, directly or indirectly, or aggravated by, or results from any disease, virus, bacterium, parasite, or other microorganism that can be transmitted from one human to another or from animal to human, including without limitation:

1. any venereal disease;
2. Herpes;
3. Acquired Immune Deficiency Syndrome (AIDS);
4. Human Immunodeficiency Virus (HIV);
5. any coronavirus (including but not limited to COVID-19) or any mutant variation thereof; and
6. any type of influenza (including, but not limited to, avian or bird flu) or any mutant variation thereof.

*All other provisions of **your** policy apply.*