



兆豐產物船舶保險 – EPIDEMIC AND PANDEMIC EXCLUSION CLAUSE

This clause shall be paramount and shall override and take precedence over any other provision contained in this insurance or any endorsement inconsistent therewith. In no circumstances may it be waived, deleted, omitted, modified or excepted.

This insurance does not cover any claim, loss, damage, liability or expenses directly or indirectly caused by, resulting from, contributed to or arising out of:

- 1.1 A Coronavirus or any mutation of a Coronavirus;
- 1.2 Any disease caused by a Coronavirus or any mutation of a Coronavirus (including, but not limited to COVID-19);
- 1.3 Any other human infectious or human contagious disease:
 - i. declared an epidemic by any competent government, local authority or other body with such authority;
 - or
 - ii. declared a pandemic by the World Health Organisation;
- 1.4 Any fear or threat, whether actual or perceived, of any virus or disease as stated in 1.1 or 1.2 or an epidemic or pandemic as stated under 1.3;
- 1.5 For the avoidance of doubt and without limiting the generality of the foregoing, any form of seizure, expropriation or confiscation resulting from any virus or disease as stated in 1.1 or 1.2 or an epidemic or pandemic as stated under 1.3 and 1.4.