



兆豐產物船舶保險 - PANDEMIC AND EPIDEMIC EXCLUSION

1. This (re)insurance agreement shall exclude all losses arising out of, contributed to by, or resulting from any Pandemic or Epidemic. Hereby the contributory cause of a Pandemic or Epidemic is sufficient. Losses that are not causally and directly related to a Pandemic or Epidemic, that are subject to the reinsurance agreement and that are not already excluded by other exclusions, shall remain covered under this reinsurance agreement.
2. Pandemics according to paragraph 1 are all diseases or pathogens declared as such by the World Health Organization (WHO). Epidemics according to paragraph 1 shall include any disease or pathogen which
 - is contained in the Infectious Disease Act or in comparable laws of other countries and
 - has been determined due to an epidemic situation by the Singapore Government or governmental or authorized agencies of other countries

This exclusion applies from the date on which the World Health Organization (WHO) declares the pandemic or the Singapore Government or state or authorized agencies of other countries determine the epidemic situation.

3. If the Reinsurers allege that by reason of this exclusion any loss is not covered by this agreement, the burden of providing the contrary shall be upon the Company/Reinsured.

This exclusion applies irrespective of all other provisions of the underlying reinsurance agreement.