



兆豐產物保險股份有限公司  
Chung Kuo Insurance Company, Limited

110.05.27 兆產備字第 1105100113 號

客戶申訴及 24 小時服務專線:0800-053-588

## **INFECTIOUS DISEASE COVID-19 EXCLUSION CLAUSE**

Notwithstanding any provision to the contrary, this (re)insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived :

- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the(re) Insurer alleges that, by reason of this exclusion, any amount is not covered by this agreement, the burden of proving the contrary shall rest on the (re)insured.