

LMA5393 (AMENDED) - COMMUNICABLE DISEASE ENDORSEMENT

1. This certificate, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of takaful. Consequently, and notwithstanding any other provision of this certificate to the contrary, this certificate does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, arising out of, resulting from, attributable to, or in connection with (regardless occurring concurrently or in any sequence) with a Communicable Disease or the fear of threat (whether actual or perceived) of a Communicable Disease.
2. For the purpose of this endorsement, loss, damage, liability, claim, cost, or expense of whatsoever nature or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test: -
 - 2.1. for a Communicable Disease, or
 - 2.2. any property covered hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. 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
 - 3.2. 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
 - 3.3. 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 insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of this certificate remain the same.