



Endorsements to add to Civic Voice 2021

General Memorandum

In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Schedule shall take precedence over any terms in the Policy wording

Policy Exclusions

Policy Exclusion 3 is included as follows

3. Disease Exclusion

(except Terrorism Insurance)

Notwithstanding anything in this Policy to the contrary and save to the extent expressly provided by any Specified Disease Extension to the Business Interruption Insurance section herein this Policy does not cover:

Loss (whether physical or otherwise), destruction or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

- (a) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
- (b) any disease arising from any such pathogen or microorganism, or
- (c) the threat or fear (actual or perceived) of (a) or (b).

Property Damage Insurance

Exclusion 2 Electronic Risks is amended to read as follows

This Policy does not cover:

2 Electronic Risk

A) Damage to Data which shall include but shall not be limited to:

- i) Damage to or corruption of Data whether in whole or in part,
- ii) unauthorised appropriation of, use of, access to or modification of Data,
- iii) unauthorised transmission of Data to any third parties,

iv) Damage arising out of any misinterpretation, use or misuse of Data,

v) Damage arising out of any operator error in respect of Data.

B) Damage arising directly or indirectly from:

i) the transmission or impact of any Virus,

ii) unauthorised access to a System,

iii) interruption of or interference with electronic means of communication, used in the conduct of the Policyholder's Business, including but not limited to, any diminution in the performance of any website or electronic means of communication,

iv) Failure of a System,

v) anything described in A) above

but in respect of B)i), B)ii), B)iii) and B)iv) this shall not exclude subsequent Damage to Property directly caused by any of the following Covers insured unless otherwise excluded under this Policy Fire, Explosion, Lightning, Aircraft, Explosion, Earthquake, Riot and malicious persons but only where involving physical force or violence, Storm or Flood, Escape of water, Impact, Sprinkler Leakage or Theft