

COVID-19 Exclusion

We will not indemnify **You** for **COVID-19 Claims**.

If **We** maintain that this exclusion applies then the burden of proving that it does not shall be upon **You**.

The following additional Definition shall apply for the purposes of this exclusion:

COVID-19 Claims shall mean any **Circumstance** or any claim **You** make for an indemnity under this **Policy** for any **Claim** or **Loss** relating directly or indirectly to:

- (i) Coronavirus disease (COVID-19) or
- (ii) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or
- (iii) any mutation or variation of COVID-19 or SARS-CoV-2 or
- (iv) any fear or threat (whether actual or perceived) of (i), (ii) or (iii) above or
- (v) any action taken to control, prevent, suppress, mitigate or in any way relating to any actual or suspected outbreak of any of (i), (ii) or (iii) above.