

**COVID-19 Claims – Limit & Excess Amendment**

In respect of **COVID-19 Claims** only:

- (a) The **Limit of Liability for COVID-19 Claims** shall be the amount stated in the **Schedule** or £2,000,000, whichever is the lower, and
- (b) The **Excess for COVID-19 Claims** shall be [STATE EXCESS].

All other Policy terms and conditions remain applicable and as stated.

The following additional Definitions shall apply for the purposes of this clause:

**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.

**Limit of Liability for COVID-19 Claims** the amount specified in (a) above. In the event that, on the first day of the **Period of Insurance**, such amount if converted into Euros would be less than €1,924,520, it shall mean the pounds sterling equivalent of €1,924,520 as at the date the claim is made and which shall be the maximum amount of **Our** liability to pay any **Loss** and **Defence costs and expenses** in the aggregate within the **Period of Insurance**.

**Excess for COVID-19 Claims** the amount specified in (b) above, which shall be payable by **You** before **We** shall make any payment in respect of

- a. **Loss** payable in respect of each and every claim or, in the event that any claim is brought by more than one claimant, to each claimant; or
- b. any legal costs incurred with **Our** consent in accordance with insuring clause 5; or
- c. **Defence costs and expenses**.