

COVID-19 Claims – Limit Amendment

In respect of **COVID-19 Claims** only, the **Limit of Liability for COVID-19 Claims** shall be the amount stated in the **Schedule** or £2,000,000, whichever is the lower.

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**.