

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PANDEMIC, OUTBREAK OR EPIDEMIC EXCLUSION**

The following exclusion is added and applies to all coverages under this policy, including any coverage added by endorsement.

We will not pay for any loss resulting directly or indirectly from any communicable disease, including any actual or perceived fear or risk of transmission of a communicable disease, that is:

1. Declared to be a pandemic by the World Health Organization;
2. Listed on the Current Outbreak List published by the Centers for Disease Control and Prevention; or

3. Declared to be an epidemic or outbreak by a public health department of any local entity, city, county, state or jurisdiction.

If any such entities declare the communicable disease to be a pandemic, outbreak or epidemic on different dates, the communicable disease will be deemed to be declared a pandemic, outbreak or epidemic on the earliest date of declaration.

All other policy provisions apply.