

COMMUNICABLE DISEASE EXCLUSION (LMA5394)

Disclaimer

Please note that the Hungarian version of the document is applicable in connection with possible complaints and legal disputes

1. Notwithstanding any provision to the contrary in the insurance contract, the liability of the insurer shall not include any loss, damage, liability, claim, cost or expense of whatsoever nature (hereinafter jointly: "loss"), directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat of a Communicable Disease (including any action taken in controlling, preventing or suppressing a Communicable Disease) regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. a Communicable Disease means any disease which can be **transmitted** by means of any **substance** or agent from any organism to another organism where:
 - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 2.3. the disease, substance or agent can cause or threaten damage to human life, health or human welfare or can cause emotional stress, health impairment, or damage to the quality of life or damage to, deterioration of, loss of value of, marketability of or loss of use of property.
3. Other relevant issues shall be governed by the provisions of the insurance contract.

Allianz Hungária Co. Ltd.