
NOTICE TO POLICYHOLDERS

Policy Wording Amendments

The following amendments have been made to **Your** cover.

This document now forms part of **Your Policy**, please read it carefully and retain it with **Your Policy** documents.

The following exclusion applies to all sections of **Your Policy** other than Liabilities Insurance.

Virus, Disease and Pandemic Exclusion

Notwithstanding any provision to the contrary within **Your Policy**, **Your Policy** does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to

1. Coronaviruses
2. Coronavirus disease (COVID-19)
3. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
4. Any mutation of or variation of 1), 2) or 3) above
5. any infectious disease that is designated or treated as a pandemic by the World Health Organisation
6. Any fear or anticipation of 1), 2), 3), 4) or 5) above.