



MACAU
INSURANCE COMPANY

澳門保險

C.S.M. COMPANHIA DE SEGUROS DE MACAU S.A.

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Endorsement Communicable Disease Exclusion LMA5393

Attaching to and forming part of the policy.

1. This Policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. 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
 - 3.2. 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
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the Policy remain the same.

LMA5393

25 March 2020

批註 可傳染疾病除外條款 LMA5393

本文件為保險單的一部分。

1. 本保單受所有適用條款，條件和除外條款的約束，涵蓋由保險期間直接物質損失或物質損壞引起的損失。因此，儘管有本保單的任何其他相反規定，本保單不承保任何與下列各項直接或間接產生，歸因於或同時發生的損失，損害，索賠，成本，費用或其他款由於傳染病或對傳染病的恐懼或威脅（無論是實際發生的或認為的）。
2. 就此批單而言，損失，損壞，索賠，成本，費用或其他款項包括但不限於以下任何清理，排毒，去除，監測或測試的費用：
 - 2.1. 傳染病，或
 - 2.2. 受此傳染病影響的本保險項下的任何財產。
3. 如本文所用，傳染病是指可以通過任何物質或媒介從任何生物體傳播到另一生物體的任何疾病，其中：
 - 3.1. 該物質或製劑包括但不限於病毒，細菌，寄生蟲或其他生物體或其任何變體，無論是否視為活的，以及
 - 3.2. 傳輸方法，無論是直接傳輸還是間接傳輸，包括但不限於空中傳輸，體液傳輸，從或向任何表面或物體的傳輸，固體，液體或氣體或生物之間的傳輸，以及
 - 3.3. 該疾病，物質或製劑可能導致或威脅對人類健康或人類福祉的損害，或者可能導致或威脅對以下保險財產的損害，變質，價值損失，適銷性或使用損失。
4. 此批單適用於所有承保範圍擴展，其他承保範圍，任何除外責任的例外情況和其他承保範圍。

本保單的所有其他條款，條件和除外條款均保持不變。

LMA5393

2020年3月25日