

## RSA Virus, Disease and Pandemic Exclusion

Created for the RSA Commercial Insurance Broker

April 14, 2020

### RSA Virus, Disease and Pandemic Exclusion

Please note that although our Commercial Insurance Property and Business Interruption wordings are clear that there is required to be a direct physical loss, destruction or damage to an insured property at an insured premises caused by an insured peril in order to trigger coverage, we are updating our wordings to eliminate any doubt and provide the utmost clarity for you and our customers.

The following endorsement will be included on Commercial policies as of the following dates:

#### Mid-Market and Specialty

**New Business:** April 20 Quote Date

**Renewals:** July 1 Effective Date (if not already quoted)

#### SME Commercial

**New Business:** June 21 Quote Date

**Renewals:** August 21 Effective Date (if not already quoted)

### VIRUS, DISEASE AND PANDEMIC EXCLUSION

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that:

the policy does not insure 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 any one or more of the following:

1. Coronaviruses
2. Coronavirus disease (COVID-19);
3. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
4. Any mutation of or variation of or evolution of 1), 2) or 3) above;
5. any infectious disease that is declared or treated as a pandemic by the World Health Organization, regardless of when the declaration occurred;
6. Any fear or act in anticipation, whether rational or unfounded, of 1), 2), 3), 4) or 5) above

Except as otherwise provided in this Exclusion, all terms, provisions and conditions of the Policy shall have full force and effect.

## FREQUENTLY ASKED QUESTIONS (FAQ)

### How does this Exclusion apply to Programs?

**A:** As per the dates above, the application of the endorsement will be included in all Programs.

### How will this apply when RSA has a non-lead subscription?

**A:** As per our standard protocol, RSA will require that the lead company include a virus, disease and pandemic exclusion that is acceptable to RSA in order to participate in the policy; failing that, we will require the RSA Virus, Disease and Pandemic Exclusion apply to RSA's participation on the policy.



We are here for you during this time. For more information or any other questions, please contact an Underwriter.