



Company: Atlas Insurance PCC Limited
Endorsement: Amendments to **Your** Homepak Policy
Effective date: The following changes will come into effect from **Your** policy renewal date on or after the 1st November 2020

Section 4 – Personal Liability

Section 4.1 – Liability to the Public

It is agreed and understood that paragraph (5) under **What is not covered (specific exclusions)** is amended as follows:

5. Liability arising directly or indirectly from the transmission of a **Communicable Disease** by **You**.

Section 4.2 – Liability to Domestic Staff

It is agreed and understood that the following exclusion is included in this section.

What is not covered (specific exclusion)

We will not pay for **Your** legal liability to pay compensation or costs for death, bodily injury or illness sustained by any **Domestic Staff** when the liability arises from the transmission of a **Communicable Disease**;

General Definitions

Furthermore, **Communicable Disease** is being defined in the **General Definitions** section of the policy as follows:

Communicable Disease

means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 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
- 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
- the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or 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.

Communicable Disease shall not include Legionellosis.

Subject otherwise to the Terms of this Policy.

A handwritten signature in black ink, appearing to read 'M. Polidano'.

Please keep this endorsement with your policy

Authorised Signatory