

Communicable Disease Exclusion Endorsement

This special endorsement attaches to and becomes a part of **your** policy. The terms and conditions of this endorsement will remain in effect until it is replaced, removed or changed by **us**. If this endorsement is replaced, removed or modified by **us**, **you** will be notified in writing that it has been replaced, removed or changed.

PROPERTY

This endorsement changes the property portion of this policy to include the following.

We exclude any direct or indirect loss or damage, real or alleged, including cost or expense, caused by, contributed to, resulting from, arising out of, or in connection with loss **you** sustain to **your** insured property or Additional Living Expense involving a **Communicable Disease**. **We** also exclude the fear or threat (whether actual or perceived) of a **Communicable Disease** regardless of any other cause or **occurrence**, intentional or accidental, contributing concurrently or in any other sequence of occurrences or actions and all losses that arise from any action in controlling, preventing, suppressing or responding to an **occurrence** or actions associated with a **Communicable Disease**.

We exclude any **Time Element Loss** directly or indirectly associated with all **Communicable Disease**.

CASUALTY

If liability is provided by Farmers Mutual Hail Insurance Company of Iowa, the following terms and conditions are added to the liability portion of the policy.

We exclude direct or indirect loss or damage, real or alleged, including cost or expense, caused by, contributed to, resulting from, arising out of, or in connection with any negligence act, tort action, liability or claim involving a **Communicable Disease**. **We** also exclude the fear or threat (whether actual or perceived) of a **Communicable Disease** regardless of any other cause or occurrence, intentional or accidental, contributing concurrently or in any other sequence of events or occurrences and all losses that arise from any action in controlling, preventing, suppressing or responding to an event or occurrences associated with a **Communicable Disease**.

DEFINITIONS

Communicable Disease is defined as 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, spores, fungus, bacterium, parasite or other organism or any variation, genetic modification or mutation thereof, whether deemed living or not. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, ingestion, transmission from or to any surface or object, solid, liquid or gas or between organisms.

Communicable Disease also includes but is not limited to any substance or agent that 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 personal, business or agricultural property including livestock or poultry, growing, raw or manufactured property or inventories.

Time Element Loss means business or farm interruption or extra expense, contingent business interruption or any other consequential losses that occurs on or off premises.

All other terms and conditions of the policy remain the same.