

20 August 2020

## **Marine Insurance Exclusion Amendment**

We have been informed by underwriters that effective the 4<sup>th</sup> of August all policies will be subject to the following amendment:

- 1) Policies now to include the Communicable Exclusion (Cargo) Clause as per the below copied endorsement

Should you have any queries in this regard, please contact Gary Knight ([gary.knight@sctsolutions.co.za](mailto:gary.knight@sctsolutions.co.za)). Whilst this communication and endorsement is relevant to SCT insurance contracts lodged through our policy with Prestmarine we do believe all insurance policies will be similarly amended.

### **COMMUNICABLE DISEASE EXCLUSION (Cargo)**

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. 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:
  - 2.1. 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
  - 2.2. 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
  - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

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We thank you for your continued support and partnership

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