

## **MURDER, SUICIDE, INFECTIOUS / CONTAGIOUS DISEASES EXTENSION.**

The Insurance under Specification 2 is extended to cover loss as insured hereunder directly resulting from interruption of or interference with the Business carried on by the Assured at the Premises in consequence of:

1. Notifiable Disease manifested by any person whilst at the Premises
2. an outbreak of a Notifiable Disease within 25 miles of the Premises
3. murder or suicide occurring at the Premises
4. injury or illness sustained by any guest arising from or traceable to foreign or injurious matter in food or drink provided on the Premises
5. closing of the whole or part of the Premises by the order or on the advice of a competent Public Authority as a result of:
  - a) defects in the drains or other sanitary arrangements at the Premises
  - b) the Premises becoming infested with vermin or pests

and if the Business comprises/includes hotel or boarding house proprietors or nursing and residential home proprietors

### Special Provisions

- a) Notifiable Disease means illness sustained by any person resulting from any human infectious or human contagious disease (excluding Acquired Immune Deficiency Syndrome (AIDS) or an AIDS related condition) an outbreak of which the competent Local Authority has stipulated shall be notified to them
- b) For the purpose of this Extension Indemnity Period means the Period during which the results of the Business shall be affected in consequence of the Damage beginning
  - i) in the case of 1, 2, 3, 4 and 6 above, with the occurrence or discovery of the incident
  - ii) in the case of 5 above, with the date from which the restrictions on the Premises are applied

and ending not later than the Maximum Indemnity Period thereafter