



“EXCLUSION OF INFECTIOUS DISEASE”

**Clause no. CE216 of the Royal Belgian Association of Marine Insurers dd. 22 October 2020
(version dd 17 December 2020)**

Free and non-committal translation

In case of dispute regarding the interpretation of the wording, the Dutch and/or French version prevail

This insurance does not cover any damage, loss, expenses or liability of insured caused by a human infectious disease:

- 1) which has been declared as an epidemic by a government, competent local authority or any other body with the same authority; or
- 2) proclaimed as a pandemic or characterized as a pandemic by the World Health Organization (WHO).

Footnote :

1. The use of these conditions is strictly reserved for insurance agreements underwritten by effective members of the ABAM.
2. The use of these conditions is however not mandatory nor recommended; the use of other conditions remains free.
3. No variation on these conditions can refer to the ABAM.