



Contagious Disease Exclusion during a PHEIC - LMA 5500

(Applicable to Personal Accident & Travel Covers)

DEFINATION:

“Infectious or Contagious Disease” means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

EXCLUSIONS (Applicable to all Benefits):

This Policy does not cover claims in any way caused by or resulting from an Infectious or Contagious Disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Registered Medical Practitioner before the date of any such declaration(s).

This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Other terms, conditions and exclusions are subject to the Policy wording.