
ENDORSEMENT APPLICABLE TO GLOBAL STUDY INSURANCE

The following is added to General Exclusions.

COVID-19 AND PANDEMICS EXCLUSION

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

Notwithstanding any provision to the contrary, this policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived –:

- a) Coronavirus (COVID-19) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.