ILLINOIS – EXCLUSION – VIRAL OR BACTERIAL  
INFECTIONS – EXCEPTION FOR DESIGNATED  
INFECTION, ONGOING OPERATIONS OR PRODUCTS

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This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

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| **Description Of Infection:** |
|  |
| **Description Of Ongoing Operations Or Your Product:** |
|  |
| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. |

A. The following is added to Paragraph B. Exclusions in Section II – Liability:

Viral Or Bacterial Infection

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the actual or alleged transmission of any of the following:

1. A viral or bacterial infection that is transmitted through aerosol particles or respiratory droplets; or

2. A viral or bacterial infection that is transmitted through any individual or animal (including insects) by any means, other than through aerosol particles or respiratory droplets, including but not limited to viral or bacterial infections that are sexually transmitted.

However, this exclusion does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of any infection, ongoing operations or "your product" described in the Schedule of this endorsement.

B. Unless otherwise listed in the Schedule of this endorsement, Paragraph A. applies even if the claims against any insured allege negligence or other wrongdoing in the:

1. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread the viral or bacterial infection;

2. Testing for the viral or bacterial infection;

3. Failure to prevent the spread of the viral or bacterial infection; or

4. Failure to report the viral or bacterial infection to authorities.