ILLINOIS – EXCLUSION FOR GENERAL LIABILITY  
COVERAGES – VIRAL OR BACTERIAL  
INFECTIONS – EXCEPTION FOR DESIGNATED  
INFECTION

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

SCHEDULE

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

A. The following exclusion is added to Paragraph 2. Exclusions of Paragraph A. Bodily Injury And Property Damage Liability and Paragraph B. Personal And Advertising Injury Liability of Section II – General Liability Coverages:

This insurance does not apply to:

Viral Or Bacterial Infection

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the actual or alleged transmission of any of the following:

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

b. 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 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.