



redefining / standards

Date of issue  
**27 October 2021**

Policy number  
**BL PPP 6915159**

Policy wording version  
**PR001P**

Reason for issue  
**Renewal**

## Your renewal schedule

### Property Investors Protection Plan

#### Important information

- This document contains the schedule and is based on the information provided to us.
- You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.
- You must make a fair presentation of the risk and if you do not tell us about any changes, or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

#### Indexation

- To protect you against the effects of inflation, your sums insured have been index-linked and the under noted percentage increase has been applied
  - Section 1 Buildings - 6.8%
- The revised amounts are shown in this schedule. Index-linking cannot take into account changes or alterations to the buildings you have made during the year of insurance unless you have told us about them separately.
- Please let us know if any further increase is required as a claim may not be met in full if you are under-insured.

#### Making a complaint

The **Legal and tax advice complaints**, in the **Making a complaint** section is deleted and replaced by

**Legal and tax advice or emergency helplines or legal expenses services complaints**

#### Your documents

Please contact your insurance adviser if you require a copy of your policy wording.

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If **you** have a complaint about the legal and tax advice or emergency helplines, or the Legal expenses services **you** should contact Arc Legal Assistance Ltd.

Arc Legal Assistance Ltd  
The Gatehouse, Lodge Park  
Lodge Lane  
Colchester  
Essex  
CO4 5NE  
Tel: 01206 615000

**You** can also refer to the Financial Ombudsman Service (FOS) if **you cannot settle your complaint with Arc or before they have investigated the complaint if both parties agree.**

Arc are also covered by the Financial Services Compensation Scheme (FSCS).

### Important Information

In response to market changes we have applied a Disease exclusion to your policy. Where you have business interruption or loss of rental income cover that included these covers we have also made changes to the Murder suicide or disease cover, the Bomb scare or unlawful occupation cover, Denial of access cover, Loss of Attraction cover, Public utilities cover and Anchor tenant cover. If your policy did not include an Asbestos exclusion in respect of any public liability cover this may now have been added. Please read the endorsements that have been added to your policy carefully so that you can understand the changes made.

For a more detailed explanation of the changes made please see our Coronavirus hub which can be found at

<https://www.axaconnect.co.uk/coronavirus-hub>

Your Broker will be able to help you with any queries you may have with regard to your cover.

### Important notice for Public liability cover

Your Data Protection cover under the Public liability section of this policy, has changed. Please see endorsement below for full wording.

### What you need to do next

- Please read this document carefully to check the details are correct and that the level of cover meets your needs.
- The schedule and policy wording should be read together as they show the cover we are providing to you.

### Change of details?

Please contact your insurance adviser if any of these details need to be changed.

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- If you have any questions or need to change any of the details, please contact your insurance adviser.
- If Employers liability cover is included and you haven't already told us please provide your Employer Reference Number (ERN). Please also provide an ERN for each subsidiary included on this policy.
- Please keep this schedule safely with your policy wording.

## Your schedule

### Your details

<b>The insured</b>	Boyd and Lloyd Pension Scheme Limited
<b>Client address</b>	62 Beckford Drive, Lansdown Bath Avon BA1 9AU

<b>Business description</b>	Property owners
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 **Business description** is your business activity or trade.

### Your renewal premium

Premium	£1,546.66
Insurance Premium Tax (IPT) at the current rate	£185.60
<b>Total amount payable</b>	<b>£1,732.26</b>

### Your period of insurance

<b>Date this policy starts</b>	29 October 2021
<b>Date this policy expires</b>	28 October 2022
<b>Renewal date</b>	29 October 2022

### Your cover summary

premises			premium excluding IPT
Unit 5 Douglas Road Trading Estate	Property cover	✓ covered	£493.05
	Terrorism cover	✗ not covered	
Unit 3 Emery Road	Property cover	✓ covered	£1,053.61
	Terrorism cover	✗ not covered	
cover			premium excluding IPT

#### Property cover

Please refer to the property insured section(s) of the schedule for details on the cover in place for buildings and or rental income.

#### Not covered

Sections that show not covered have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

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**Your cover summary** continued

Public liability	✓ covered	£0.00
Employers liability	✗ not covered	

**Property insured****Premises 1**

Unit 5 Douglas Road Trading Estate  
Kingswood  
Bristol  
BS15 8NH

**Description** Metal workers

cover		sum insured	
Buildings cover	✓ covered	DA	£313,187 (£231,991)
cover		indemnity period	sum insured
Rental income	✓ covered	36 months	£37,500
cover			
Terrorism Cover	✗ not covered	This section is not included in your policy	

💬 The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

**Endorsements that apply to this premises**

None

💬 An **endorsement** is a change to your policy terms and conditions.

**Premises 2**

Unit 3 Emery Road  
Brislington  
Bristol  
BS4 5PF

**Description** As defined in endorsement 600

cover		sum insured	
Buildings cover	✓ covered	DA	£439,040 (£325,215)
cover		indemnity period	sum insured
Rental income	✓ covered	36 months	£15,000
cover			
Terrorism Cover	✗ not covered	This section is not included in your policy	

💬 The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

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**Property insured** continued**Endorsements that apply to this premises**

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

💬 An **endorsement** is a change to your policy terms and conditions.

**600 - Premises description**

The description of the premises is Pharmaceutical products warehouse

**DE1 - Disease exclusion**

Notwithstanding any other provision within this **policy** except for any cover provided under Section 3 - Public Liability, Section 4 Employers' Liability and Section 5 - Terrorism, no cover is provided under this **policy** for any loss (including loss of rental income, loss of value and loss of use), damage, claim, cost or expense of whatsoever nature, directly or indirectly caused by or in any way contributed to by, resulting from, arising out of, or in connection with:

1. any **excluded pathogens or diseases**
2. any fear or threat (whether actual or perceived) of any **excluded pathogens or diseases**
3. any advice given or action taken (whether or not by a competent authority) in controlling, preventing, or suppressing the occurrence, outbreak, spread or effects of any **excluded pathogens or diseases**
4. the cleaning, disinfecting, decontaminating, repair, replacement, recall, inspecting, testing and checking of property which is or is feared to have been affected by any **excluded pathogens or diseases**.

**Meanings of defined terms**

**Excluded pathogens or diseases** means

1. Any coronavirus or the disease it causes, including but not limited to severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19), severe acute respiratory syndrome coronavirus (SARS-CoV) (SARS), Middle East respiratory syndrome coronavirus (MERS-CoV) (MERS), or any mutation or variation thereof
2. H1N1 influenza virus (and the disease it causes; 'swine flu') or H5N1 influenza virus (and the disease it causes; avian influenza or 'bird flu') or any mutation or variation thereof
3. Any disease the World Health Organisation declares as a public health emergency of international concern or notes as a pandemic
4. Any other **communicable disease** other than those specified human infectious or specified human contagious diseases listed in the Murder, suicide or disease cover in Section 2

**Communicable disease** means

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**Property insured** continued

any disease, illness or condition which is caused by or can be transmitted by means of any substance or agent from any organism to another organism (human or otherwise) where the:

1. substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite, fungus or other organism, micro-organism or any variation or mutation thereof, whether deemed living or not, and
2. method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.

This exclusion does not apply to:

Physical loss, damage or destruction to property insured under the **policy** and any loss of **rental income** directly resulting therefrom, where such physical loss, damage or destruction arises from a **defined peril** as detailed in Section 1 Buildings. For the avoidance of any doubt in respect of this **policy**, the **defined peril** 'malicious persons' does not include persons who maliciously, deliberately or recklessly cause pathogens to come into contact with the premises or property of any person or entity.

**Public liability**

Provides **Public liability** cover for your activities as a property owner as detailed within the policy wording and schedule.

cover		limit of indemnity
Public liability	✓ <b>covered</b>	£5,000,000

**Employers liability**

Employers liability	✗ not covered	<i>This section is not included in your policy</i>
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**Special clauses that apply to this policy**

For the full wording of the **special clauses** please check your policy wording

number	title
1	Subsidence

**Endorsements that apply to this policy**

An **endorsement** is a change to your policy terms and conditions.

These endorsements apply to all premises. For other endorsements please look at each of the premises covered.

**BS5 - Bomb scare or unlawful occupation cover**

Under Section 2 - Rental income What is covered Extensions of cover Bomb scare or unlawful occupation cover is deleted from the effective date shown on **your** schedule and replaced with

**Bomb scare or unlawful occupation cover**

*continued on next page*

**We** will cover **you** for interruption of or interference with the **business** resulting from

1. the suspected or actual presence of an incendiary or explosive device on or within a 1 mile radius of **your premises**
2. **Your premises** or other property within a 1 mile radius of **your premises** being occupied by members of a criminal organisation or other unlawful occupants.

But **we** will not cover

1. any incident involving interference or interruption with the **business** that is less than 48 hours
2. any period other than the actual period of prevention or hindrance of access to **your premises**
3. eviction costs.

This cover will apply for a maximum period of 12 weeks in any one **period of insurance** beginning with the occurrence of the loss, during which the results of **your business** are affected as a result of the interruption or interference.

The most **we** will pay for this cover in total during any one **period of insurance** is the lower of either £50,000 or 25% of the **annual rental income** irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

## **DA5 - Denial of access (damage) cover**

This endorsement deletes and replaces the Denial of access cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule

### **Denial of access (damage) cover**

**We** will cover **you** for loss of **rental income** covered by this section, resulting from interruption of or interference with **your business** caused by **damage** by the **insured perils** to property within a 1 mile radius of **your premises** which prevents or hinders the use of **your premises**, or access to it, regardless of whether **your premises** is damaged or not.

Provided that

1. these **insured perils** are covered under Section 1 - Buildings in respect of **your premises**.
2. the insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the prevention of access or hinderance of use and ending after 12 weeks during which time **you** suffer a loss of **rental income**.
3. **our** liability for any one claim and in any one **period of insurance** is the lower of either 25% of the **annual rental income** or £1,000,000, irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.
4. this does not include any damage to property from which you obtain electricity, gas, water or telecommunications services which prevent or hinder the supply of these services.
5. **we** will not cover any incident involving interference or interruption with the **business** that is less than 12 hours.

### **Meanings of defined terms**

#### **Insured peril(s)**

*continued on next page*

Means fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

## **DC5 - Murder, suicide or disease cover**

This endorsement deletes and replaces the Murder, suicide or disease cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule.

**We** will cover **you** for any loss of **rental income** insured by this section resulting from interruption of or interference with the **business** conducted by **you** at **your premises** during the **period of insurance** as a result of

1 the occurrence of any of the following specified human infectious or specified human contagious diseases

1. Acute Encephalitis
2. Acute Poliomyelitis
3. Anthrax
4. Chicken Pox
5. Diphtheria
6. Dysentery caused by Shigella
7. Legionellosis
8. Legionnaires' Disease
9. Malaria
10. Measles
11. Meningococcal Infection
12. Mumps
13. Ophthalmia Neonatorum
14. Paratyphoid fever
15. Bubonic, Septicemic and Pneumonic Plague
16. Rabies
17. Rubella
18. Tetanus
19. Tuberculosis
20. Typhoid Fever
21. Whooping Cough
22. Yellow Fever

manifested by any person whilst at **your premises** which directly results in the compulsory closing of the whole or part of **your premises** by order of a public authority authorised to prevent or restrict access to **your premises**.

2 murder, suicide or rape at **your premises**

3 bodily injury (excluding illness, disease and psychiatric injury) or bacterial food poisoning sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided at **your premises**

4 the discovery of vermin or pests in the building(s) at **your premises** that prevents the use of or part use of the building(s) by order of a public authority

5 the compulsory closing of the whole or part of **your premises** by order of a public authority as a result of an accident causing a defect in the drains, toilets or sinks at **your premises**

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**We** will not cover:

1. any costs incurred in the cleaning, repair, replacement, recall or checking of the property insured;
2. any loss to the extent that it would have been caused in any event by disease occurring in a wider geographical area extending beyond **your premises**, or by vermin or pests being discovered in a wider geographical area beyond the building(s) at **your premises**.
3. any incident involving interference or interruption to the **business** that is less than 12 hours

Any Disease or Coronavirus exclusion shall apply to this Murder, suicide or disease cover, except that **communicable disease** shall not include the specified human infectious or specified human contagious diseases listed under clause 1 of this cover, the pathogens which cause them, or bacterial food poisoning, provided that such diseases listed under clause 1 have not been declared by the World Health Organisation to be a public health emergency of international concern or a pandemic.

The maximum **indemnity period** under this cover shall be 12 weeks in any one **period of insurance** commencing from the date of

1. the compulsory closing of the whole or part of **your premises** (in relation to clauses 1 and 5 of this cover)
2. the discovery of murder, suicide or rape (in relation to clause 2 of this cover)
3. the occurrence of injury or illness (in relation to clause 3 of this cover) or, where there is a series of related injuries or illness, the first occurrence of injury or illness in that series
4. the order of the public authority (in relation to clause 4 of this cover).

**Our** liability will not exceed the lower of the maximum **indemnity period** of 12 weeks or £25,000 or 25% of the **annual rental income** in any one **period of insurance**, irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

For the purposes of the cover provided under this cover clause, any references to **damage** or incident within the meaning of the defined terms (including the notes thereto), the basis of claim settlement provisions, section or general exclusions, conditions and Policy conditions shall be read as if they were references to the cover provided under clauses 1 to 5 above.

## **LA5 - Loss of attraction cover**

This endorsement deletes and replaces the Loss of attraction cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule

### **Loss of attraction (damage)**

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**We** will cover **you** for loss of **rental income** covered by this section, resulting from interruption of or interference with **your business** caused by **damage** by the **insured perils** to property within a 1 mile radius of **your premises** which deters any potential tenants, whether **your premises** or property are damaged or not.

Provided that

1. these **insured perils** are covered under Section 1 - Buildings in respect of **your premises**
2. the maximum **indemnity period** shall be 12 weeks in any one **period of insurance**

The most **we** will pay for this cover in any one **period of insurance** is the lower of either 25% of the **annual rental income** or £50,000 irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

### **Meanings of defined terms**

#### **Insured peril(s)**

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

### **PU5 - Failure of public supply cover**

This endorsement deletes and replaces the Failure of public supply cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule

**We** will cover **you** for loss of **rental income** resulting from interruption or interference with **your business** caused by the accidental failure of

1. the public electricity supply at **your** supplier's generating station or sub station
2. the public gas supply at **your** supplier's land based premises
3. the public water supply at **your** supplier's waterworks or pumping station
4. the public telecommunications services at **your** supplier's land based premises

from which **you** obtain electricity, gas, water or telecommunications services within the **policy territories** where such accidental failure is a direct result of **damage** caused by an **insured peril**.

Provided that after the application of all other terms and conditions of the section, the most **we** will pay is the lower of either 25% of the **annual rental income** or £1,000,000 in any **period of insurance** irrespective of the number of **premises** insured.

The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

The insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the accidental failure of supply or service at **your premises** and ending after 12 weeks during which time **you** suffer a loss of **rental income**.

**We** will not cover

- a. any failure

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1. which does not involve cessation of supply, for at least 12 hours
  2. due to an excluded cause
- b. loss resulting from failure caused by
1. the deliberate act of any supplier or by them using their power to withhold or restrict supply or services
  2. solar flare or other atmospheric or weather conditions, but **we** will cover failure due to **damage** to equipment caused by these conditions

### Meanings of defined terms

#### Insured perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, malicious persons, accidental damage, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

### 617 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

Excess exclusion

**We** will not cover **you** for the amount shown below for each and every loss after the application of all the other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. all other **damage** £400

### DP1 - Data protection cover amendment

The Data Protection cover Section 3 - Public liability, is cancelled, and replaced by

#### Data Protection cover

**We** will cover the amount of compensation which **you** are legally liable to pay in respect of **personal injury** occurring during the **period of insurance**, arising from holding personal data, or, as a result of any loss, misuse or unauthorised disclosure of personal data held by **you** in the course of the **business**.

**We** will only pay

1. amounts of compensation which **you** are ordered to pay, or which **you** might reasonably be expected to pay by a court having jurisdiction
2. if **you** are registered or are in the process of registration (and the application has not been refused or withdrawn) under Data Protection legislation

within the **policy territories**.

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**We** will not cover

- 1** fines or penalties imposed by a court
- 2** the costs of any appeal against the refusal of an application for registration or alteration, in connection with the Data Protection legislation or any enforcement, de-registration or prohibition notice
- 3** the cost of replacing, reinstating, rectifying or erasing any personal data
- 4** refund of monies paid to **you** by any claimant
- 5** liability for which cover is provided under any other more specific insurance.

The maximum **we** will pay for compensation, costs and expenses in total, as a result of all occurrences during any one **period of insurance**, is £1,000,000

## **DE5 - Disease exclusion**

This endorsement applies to Section 1 - Buildings and Section 2 - Rental income from the effective date shown in **your** schedule

- 1.** Notwithstanding any provision to the contrary within this **policy**, except for any cover provided under Section 3 - Public liability, Section 4 - Employers' liability and Section 5 - Terrorism, this **policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2.** Subject to the other terms, conditions and exclusions contained in this **policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage is covered by the **policy** and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

## **Meanings of defined terms**

**Communicable disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 1.** the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2.** the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 3.** the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

**Time element loss** means business interruption, contingent business interruption or any other consequential losses.

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## X16 - Subsidence excess amendment clause

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

## DE1 - Disease exclusion

Notwithstanding any other provision within this **policy** except for any cover provided under Section 3 - Public Liability, Section 4 Employers' Liability and Section 5 - Terrorism, no cover is provided under this **policy** for any loss (including loss of rental income, loss of value and loss of use), damage, claim, cost or expense of whatsoever nature, directly or indirectly caused by or in any way contributed to by, resulting from, arising out of, or in connection with:

1. any **excluded pathogens or diseases**
2. any fear or threat (whether actual or perceived) of any **excluded pathogens or diseases**
3. any advice given or action taken (whether or not by a competent authority) in controlling, preventing, or suppressing the occurrence, outbreak, spread or effects of any **excluded pathogens or diseases**
4. the cleaning, disinfecting, decontaminating, repair, replacement, recall, inspecting, testing and checking of property which is or is feared to have been affected by any **excluded pathogens or diseases**.

## Meanings of defined terms

**Excluded pathogens or diseases** means

1. Any coronavirus or the disease it causes, including but not limited to severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19), severe acute respiratory syndrome coronavirus (SARS-CoV) (SARS), Middle East respiratory syndrome coronavirus (MERS-CoV) (MERS), or any mutation or variation thereof
2. H1N1 influenza virus (and the disease it causes; 'swine flu') or H5N1 influenza virus (and the disease it causes; avian influenza or 'bird flu') or any mutation or variation thereof
3. Any disease the World Health Organisation declares as a public health emergency of international concern or notes as a pandemic
4. Any other **communicable disease** other than those specified human infectious or specified human contagious diseases listed in the Murder, suicide or disease cover in Section 2

**Communicable disease** means

any disease, illness or condition which is caused by or can be transmitted by means of any substance or agent from any organism to another organism (human or otherwise) where the:

1. substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite, fungus or other organism, micro-organism or any variation or mutation thereof, whether deemed living or not, and
2. method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.

This exclusion does not apply to:

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Physical loss, damage or destruction to property insured under the **policy** and any loss of **rental income** directly resulting therefrom, where such physical loss, damage or destruction arises from a **defined peril** as detailed in Section 1 Buildings. For the avoidance of any doubt in respect of this **policy**, the **defined peril** 'malicious persons' does not include persons who maliciously, deliberately or recklessly cause pathogens to come into contact with the premises or property of any person or entity.