



Business Interruption Cover DC1

Murder suicide or disease cover (2020)

This endorsement deletes and replaces the Murder suicide or disease cover detailed in the Business interruption section from the Effective Date shown in the schedule.

We will cover you for any business interruption insured by this section resulting from interruption of or interference with the business conducted by you at the premises as a result of

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

- i Acute Encephalitis
- ii Acute Poliomyelitis
- iii Anthrax
- iv Chicken Pox
- v Cholera
- vi Diphtheria
- vii Dysentery
- viii Legionellosis
- ix Legionnaires' Disease
- x Leprosy
- xi Leptospirosis
- xii Malaria
- xiii Measles
- xiv Meningococcal Infection
- xv Mumps
- xvi Ophthalmia Neonatorum
- xvii Paratyphoid fever
- xviii Bubonic, Septicemic and Pneumonic Plague
- xix Rabies
- xx Rubella
- xxi Scarlet Fever
- xxii Smallpox
- xxiii Tetanus
- xxiv Tuberculosis
- xxv Typhoid Fever
- xxvi Viral Hepatitis
- xxvii Whooping Cough
- xxviii Yellow Fever

manifested by any person whilst at the [premises](#) which results in the compulsory closing of the whole or part of the [premises](#) by order of a public authority authorised to prevent or restrict access to the [premises](#)

2 murder or suicide at the [premises](#)

3 injury or illness sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided at the [premises](#)

4 the discovery of vermin or pests in the [building\(s\)](#) 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 the [premises](#) by order of a public authority as a result of an accident causing a defect in the drains, toilets or sinks at the [premises](#).

[We](#) will not cover any costs incurred in the cleaning, repair, replacement, recall or checking of the property insured.

The [maximum indemnity period](#) under this cover shall be 12 weeks commencing from the date of

i the compulsory closing of the whole or part of the [premises](#) (in relation to clauses 1 and 5 of this cover)

ii the discovery of murder or suicide (in relation to clause 2 of this cover)

iii 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

iv the order of the public authority (in relation to clause 4 of this cover).

[Our](#) liability will not exceed £50,000 in any one [period of insurance](#).

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 and conditions shall be read as if they were references to the cover provided under clauses 1 to 5 above.