



ZURICH[®]

IDP1

Notifiable Diseases, Vermin, Defective Sanitary Arrangement, Murder and Suicide, Food Processors and Distributors – (Premises) – Contingency/All Risk

The insurance by this Section shall subject to all the Exclusions and Conditions of the Policy except in so far as they may be hereby expressly varied and the following Supplementary Conditions extend to include loss resulting from interruption of or interference with the Business carried on by the Insured at the Premises in consequence of:

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| <ol style="list-style-type: none"> 1. a) any occurrence of a Notifiable Disease (as defined below) at the Premises or attributable to food or drink supplied from the Premises <li style="padding-left: 2em;">b) any discovery of an organism at the Premises likely to result in the occurrence of a Notifiable Disease 2. the discovery of vermin or pests at the Premises 3. any accident causing defects in the drains or other sanitary arrangements at the Premises which causes restrictions on the use of the Premises on the order or advice of the competent local authority 4. any occurrence of murder or suicide at the Premises. | <ul style="list-style-type: none"> Legionnaires Disease Leprosy Leptospirosis Malaria Measles Meningitis Meningococcal Infection Mumps Ophthalmia neonatorum Paratyphoid fever Rabies Relapsing fever Rubella Scarlet fever Smallpox Tetanus Tuberculosis Typhoid fever Typhus fever Viral hepatitis Viral haemorrhagic Whooping cough Yellow fever |
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Definitions for the purposes of this Extension

'Notifiable Disease' shall mean illness sustained by any person resulting from:

- a) food or drink poisoning
- b) one of the following specified human infectious or human contagious diseases :

Acute encephalitis
 Acute poliomyelitis
 Bubonic Plague
 Anthrax
 Cholera
 Diphtheria
 Dysentery
 Legionellosis

An outbreak of which the competent local authority has stipulated shall be notified to them. 'Indemnity Period' shall mean the period during which the results of the Business shall be affected in consequence of the occurrence discovery or accident, beginning with the date from which the

restrictions on the Premises are applied (or in the case of 4 above, with the date of the occurrence) and ending not later than the Maximum Indemnity period thereafter.

'Maximum Indemnity Period' shall mean months.

'Premises' shall mean only those locations stated in the Premises definition. In the event that the Policy includes an extension which deems loss, destruction or damage at other locations to be an Incident such extensions shall not apply to this Extension.

Exclusions

'Notifiable Disease' shall mean illness sustained by any person resulting from:

The Insurer shall not be liable under this Extension for:

1. loss arising from restrictions on the use of the Premises in consequence of an emergency notice or emergency prohibition order being served against the Insured or the manager of the Premises in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any modifications or re-enactment thereto

2. any costs incurred in the cleaning, repair, replacement, recall or checking of property.

Supplementary Conditions

1. The Insurer shall only be liable for the loss arising at those Premises which are directly affected by the occurrence, discovery or accident.

2. The Insured shall comply with all issues identified as Contraventions arising from a Food Premises Inspection Report within the timescales stated in such report.

3. The Insured shall notify the Insurer immediately of any prohibition notice, emergency prohibition notice or emergency prohibition order served against them or the manager of the Premises in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any modifications or re-enactment thereto.

4. The Insurer's liability under this Extension shall not exceed xxx of the Limit of Liability stated in the Schedule but in no case exceeding xxx in any one Period of Insurance after the application of all other terms and conditions of the Policy.

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