

**This summary provides specimen policy language. Please refer to your specific policy for the exact terms, conditions and exclusions that apply.**

**Personal Lines – Property Coverage**  
**COMMON PROVISIONS FORM – MPL 01 01 05**

**All our personal lines policies include a mandatory endorsement (MPL 129 07 06), which contains clear language that specifically excludes coverage for first-party losses due to any virus, which includes the Corona virus. Please refer to the endorsement where following appears:**

The following is added to Exclusion 11. B in Section I D — LOSSES NOT INSURED:

We do not cover loss resulting from contamination by any virus or other pathological agent that causes disease or illness in humans, animals, birds or other creatures.

We do not cover the costs associated with enforcement of any governmental directive, law or ordinance which requires you or any others to cleanup, contain, detoxify, monitor, neutralize, remove, treat for, or in any way respond to any virus or other pathological agents.

**Personal Lines – Liability Coverage**  
**COMMON PROVISIONS FORM – MPL 01 01 05**

All personal lines policies contain the MPL 01 common provisions form which does not afford liability coverage for losses arising out of viruses or other communicable diseases. Please refer to Page 11 of the policy where the insuring agreement reads as follows:

**1. COVERAGE E • PERSONAL LIABILITY TO OTHERS**

We will pay for the benefit of *insureds*, up to *our* limits of liability shown in the Declarations, those sums that *insureds* become legally obligated to pay as damages because of *bodily injury* or *property damage* that occurs during the policy term and is caused by an *occurrence* covered by this policy.

Next, please review the SECTIONS I AND II • GLOSSARY found on page 17, which provides the following:

***Bodily Injury***

Means bodily harm, disease, or sickness, and any resulting required care, death and loss of services. But, this does not include any such that arise out of the acquisition or transmission of any communicable disease.

Accordingly, liability coverage for claims arising out of the Corona Virus, a communicable disease, do not trigger coverage under the personal lines form.

This summary is for informational purposes only and is not meant to provide a comprehensive analysis of coverage or of any specific policy or claim. As always, every claim filed will be addressed on its own merits.