

## CLAUSE EPIDEMIC AND PANDEMIC TRANSPORT

This insurance does not provide cover for any damage, loss, cost or liability of the insured caused by a human communicable disease:

1. proclaimed or characterized an epidemic as such by a government or the competent authority in a country; or
2. proclaimed or characterized a pandemic as such by the World Health Organization (WHO).

*The VNAB model policy conditions and clauses only serve as **model**. They may be adjusted by alterations, additional provisions and/or clauses. VNAB market parties are free to offer other policy conditions to their customers.*

*The VNAB is not liable for the application or contents of the model conditions and clauses. In case of any difference between the original Dutch wording of this text and the English translation, the Dutch wording will prevail.*

*If you're looking for previously published (older) conditions, please contact the VNAB.*

*The official title of these conditions is: "Modelclausule Epidemie en Pandemie Transport". The wording is available via the website of the Netherlands Insurance Exchange Association, [www.vnab.nl](http://www.vnab.nl).*