

12 Specified disease murder food poisoning defective sanitation vermin

- (a) any occurrence of a **specified disease** at the **premises**
- (b) any discovery of an organism at the **premises** resulting in or likely to result in the occurrence of a **specified disease**
- (c) any injury or illness sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided at the **premises**
- (d) any accident causing defects in drains or other sanitary arrangements at the **premises**
- (e) any discovery of vermin or pests at the **premises** which causes restrictions in the use of the **premises** on the order or advice of the competent local authority
- (f) murder rape or suicide at the **premises**

Definition specific to this extension

Specified disease

means

Acute encephalitis
 Acute poliomyelitis
 Anthrax
 Cholera
 Diphtheria
 Dysentery
 Legionellosis
 Legionnaires' disease
 Leprosy
 Leptospirosis
 Malaria
 Measles
 Meningitis
 Meningococcal septicaemia (without meningitis)
 Mumps
 Ophthalmia neonatorum
 Paratyphoid fever
 Plague
 Rabies
 Relapsing fever
 Rubella
 Scarlet fever
 Smallpox
 Tetanus
 Tuberculosis
 Typhoid fever

Typhus fever
 Viral haemorrhagic fever
 Viral hepatitis
 Whooping cough
 Yellow fever

Special conditions applicable to this extension

- (i) The **Mutual** will not consider claims under this extension for any costs incurred in the cleaning repair replacement recall or checking of property
- (ii) The **Mutual** will only consider claims for the loss arising at those **premises** which are directly affected by the occurrence discovery or accident. In the event that the cover includes an extension which deems **damage** at other locations to be **damage** at the **premises** such extension shall not apply to this extension
- (iii) **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 (f) above with the date of occurrence) and ending not later than three months thereafter
- (iv) Provided that the **Mutual's** discretionary indemnity under this extension in respect of any one occurrence discovery or accident shall not exceed the lesser of £250,000 or 25% of a) the sum covered by the items or b) the limit of the **Mutual's** discretionary indemnity by the items if the declaration-linked basis applies

13 Death of Patron

- (a) death of the **Member's** Patron before the age of 70
- (b) the **Member's** Patron being subject to a criminal investigation or offending public taste during the **cover period**

Limit

£25,000 any one **cover period**

For the purposes of this extension the maximum indemnity period is three months

In respect of (b) the **indemnity period** commences from the date the criminal investigation or act offending public taste became public knowledge