PURCHASE PROTECTION INSURANCE POLICY

The insurer (hereinafter 'the Company') AGREES with _____(hereinafter 'the Policyholder') Purchase Protection Insurance for ( ), in consideration of the payment of the premium and subject to the limits of liability, exclusions, conditions and other terms of this Policy.

TO PAY the benefits described herein.

This Policy is effective for ( ) months commencing at ( ) and shall be renewable for ( ) month terms thereafter unless cancelled by the Company or the Policyholder.

PART Ⅰ. DEFINITIONS

COVERED PURCHASE means an item purchased by an Eligible Person and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account.

DUE DILIGENCE means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

ELIGIBLE ACCOUNT means the Account(s) described in the Policy Schedule.

ELIGIBLE PERSON means the Eligible Person described in the Policy Schedule.

ISSUING MEMBER means the entity which meets the definition of Issuing Member in the Policy Schedule.

MYSTERIOUS DISAPPEARANCE means the vanishing of a purchased item in an un-explained manner where there is an absence of evidence of a wrongful act by a person or persons.

STOLEN means a loss which involves the disappearance of a Covered Purchase from a residence under the circumstances that would indicate the probability of theft.

PART Ⅱ. INDIVIDUAL TERMINATION

Unless stated otherwise in the Policy Schedule, an Eligible Person's coverage shall terminate on the earliest of 1) the date the Eligible Person is no longer eligible to participate ; or, 2) the date the Eligible Account defined as ineligible by the issuing Member ; or, 3) the date this Policy is terminated.

PART Ⅲ. DESCRIPTION OF COVERAGE

Subject to the Policy Schedule, if a Covered Purchase, or a Covered Purchase given as a gift, is stolen or damaged (including electrical or mechanical breakdown), benefits will be paid subject to Section 1.,

Purchase Protection : Valuation, up to the amounts described in Section 2., Purchase Protection : Scope of Coverage. Loss must occur within _____ of the date of the Covered Purchase made in _____.

1. Purchase Protection : Valuation

The Company shall be liable only for the lesser of the following amounts : 1) the amount of the Covered Purchase indicated on the eligible Account ; or 2) the actual cost to repair or replace the Covered Purchase with an item of like and quality.

With respect to Covered Purchases which consist of articles in a pair or set, the Company's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set, or collection will not be more than the cost of any particular parts which may be lost or damaged, without reference to any special value which such article or articles may have as part of such pair, set of collection.

2. Purchase Protection : Scope of Coverage

The maximum liability of the Company under this Policy is as indicated in the Policy Schedule.

Coverage limits for Eligible Persons are subject to limitations stated in the Policy Schedule.

Other Limits of Insurance are stated in the Policy Schedule.

PART Ⅳ. EXCLUSIONS

Covered Purchases do not include : 1) boats ; 2) motorised vehicles(including but not limited to airplanes, automobiles and motorcycles) ; 3) land or buildings (including but not limited to homes and dwellings) ; 4) travellers' checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent ; 5) plants or animals ; 6) consumables and perishables ; 7) items which the Eligible Person damages through alteration (including cutting, sawing, or shaping) ; 8) services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, or property, or professional advices of any kind).

Damage to, cameras or video recording equipment contained in baggage is not covered unless carried by the Eligible Person by hand or under the Personal Supervision of the Eligible Person or the Eligible Person's travelling companion previously known to the Eligible Person. Items listed as stolen will be subject to Section 1., Purchase Protection : valuation ; section 2, Purchase Protection : Scope of Coverage ; and PART Ⅳ, Exclusions.

Coverage is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind(including but not limited to invasion, rebellion or insurrection) ; any weapon of war employing atomic fission or radioactive force, whether in time of peace or war, and nuclear reaction or

nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this Policy ; confiscation by any government, public authority or customs official ; risks of contraband, losses arising from illegal activity or acts ; acts of God(including but not limited to flood, hurricane, and earthquake) ; Mysterious disappearance ; property while in the care, custody or control of any common carrier ; replacement costs for expendable supplies such as filters, bulbs, vacuum tubes, belts, inK, battery, toner etc., that need to be exchanged regularly ; negligible exterior changes such as loss of glossiness, dent, scratch, discoloring or rusting and the similar inconsequential changes that do not affect the normal functioning intended for the goods ; damage or loss arising while being installed ; re-installation of exterior cables and option cards ; damage arising from the goods not serviced by the Designated Service Repair Center as indicated in the Schedule ; any type of software, including but not limited to, video files, music files, operating systems and application programs ; expenses related to cleaning, regular inspection and maintenance of the goods or the expenses arising from dust cleansing and removal of foreign substances inside the goods ; goods with the manufacturer's free warranty service.

Coverage is not provided for loss or damage when the Eligible Person fails to exercise Due Diligence to avoid or diminish loss or damage to Covered Purchases.

Stolen items are not covered unless they are reported as stolen, within ( ) hours, to the police or an appropriate authority where the incident took place.

Any additional exclusions are indicated in the Policy Schedule.

PART V. TERMS AND CONDITIONS

The coverage provided by this Policy is subject to the following terms and conditions :

A. Notification of Claim :

If any covered loss occurs, notice must be provided to the Company within ( ) days of the date that the incident occurred. Failure to give notice within ( ) days from the date of the incident will result in a denial of the claim. The Eligible Person shall take all reasonable measures to protect, save, and/or recover the property.

B. Claim Forms :

The Company or its authorized agent, upon receipt of a notice of claim, will furnish to the Eligible Person the necessary forms for filing proof of loss.

C. Proof of Loss :

Written proof of loss including any required information necessary to support a claim must be furnished to the Company or its authorized agent at its said location within ( ) days after the date of the incident. The Policy will only pay claims that are completely substantiated in the manner requested within ( ) months after the incident date.

For Purchase Assurance Claims, the Eligible Person must complete the claim form and attach all requested documentation, including a legible copy of the card charge slip and/or store receipt and police report or other proof of loss.

D. Time of Payment of Claims :

Benefits payable under this Policy for any loss will be paid immediately upon receipt of the written proof of such loss and all required information necessary to support the claim. The Company may in any claim for damage recoverable hereunder, require the Eligible Person to send the damage item to an address designated by the Company at the Eligible Person's expense.

E. Payment of Claims :

All benefits payable will be paid to the Eligible Person or, in the case of death, to the Eligible Person's estate.

F. Misrepresentation and Fraud :

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

G. The Company's Right to Recover from Others :

If the Company makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Company makes payment must transfer to us his or her rights of recovery

against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardize them.

H. Legal Actions :

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of ( ) days after written proof of loss has been furnished in accordance with the requirements of this Policy.

I. Conformity with Country Statutes :

Any provision of this Policy which, on its effective date, is in conflict with the statutes of the Country in which this Policy was delivered or issue for delivery is hereby amended to conform to the minimum requirements of such statutes.

J. Entire Contract : Changes :

This Policy, including any endorsements and attached papers, constitutes the entire contract of insurance. No change in this Policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed and attached hereto. No agent has authority to change this Policy or to waive any of its provisions.

PART Ⅵ. ADDITIONAL PROVISIONS

1. Policy Period. This Policy shall become effective upon the Policy

Effective Date shown on the first page of this Policy and will remain in force unless cancelled in accordance with Paragraph 5 of this part Ⅵ.

2. **Premium Adjustment.** The premiums due for this Policy stated in the Policy Schedule as attached to the Policy is a minimum and deposit premium only, and upon the termination of this Policy, the actual premium shall be adjusted according to the Policy Schedule.

3. **Examination and Audit.** The Company shall be permitted to examine the Policyholder's records relating to the Policy during normal business hours and upon reasonable advance notice at any time during the Policy term and within one year after the receipt of a claim form as determined by the Company.

4. **Assignment.** This Policy is not assignable, but benefits may be assigned.

5. **Cancellation.** The Company may cancel this Policy at any time by written notice delivered to the Policyholder or mailed to the last address as shown on the records of the Company, stating when, not less than 31 days thereafter, such cancellation shall be effective; the policyholder may cancel this policy at any time by written notice delivered or mailed to the Company effective on receipt or on such later date as may be specified in the notice.

In case this contract is nullified, invalidated, or cancelled, premium shall be refunded in the following way.

1) For cases where the policyholder or the Eligible Person is not responsible : in case of nullification, the total amount of premium

paid to the Company ; in case of invalidation or cancellation, the premium calculated on a prorated daily basis for the period not elapsed.

2) For cases where the policyholder or the Eligible Person is responsible : the balance remaining after deducting the premium calculated according to the Short Rate Schedule for the period already elapsed. However, if the nullification is caused by a willful act or gross negligence on the part of the policyholder or the Eligible Person, the premium shall not be refunded.

Exclusion of Terrorism

This endorsement modifies insurance provided under all Coverage Parts :

TERRORISM EXCLUSION
We will not pay for loss or damage caused directly or indirectly by terrorism, including action in hindering or defending against an actual or expected incident of terrorism. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Terrorism means activities against persons, organizations or property of any nature :

1.That involves the following or preparation for the following :

a.Use or threat of force or violence; or
b.Commission or threat of a dangerous act; or
c.Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2.When one or both of the following applies :

a.The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
b.It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Regardless of the amount of damage and losses, in addition to items 1. and 2. above, this Terrorism Exclusion also applies to any incident of terrorism :

1.That involves the use, release or escape of nuclear materials, or that directly or indirectly results in nuclear reaction or radioactive contamination; or

2.That is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

3.In which pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.

※ Notwithstanding the above, this exclusion not be applied to any bodily injury caused by person accident risk.

IT Clarification Agreement

Property damage covered under this Agreement shall mean physical damage to the substance or property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure,

Consequently the following are excluded from this Agreement:

A. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.

Transmission and Distribution Lines Exclusion Clause

Excluding Losses in respect of overhead transmission and distribution lines and their supporting structures other than those on or within 150 meters (or 500 feet) of the insured premises.

It is understood and agreed that public utilities extension and/or suppliers extension and/or contingent business interruption coverages are not subject to this exclusion provided that these are not part of a transmitters' or distributors' policy.

The validity of the Off Premises Power Clause under Korean Package policy is not contradicted by contents of this exclusion.

Claims Control Clause

Notwithstanding anything contained in the Reinsurance Agreement or the Policy wording to the contrary, it is a condition precedent to any liability under this Policy that:

(a) The Reinsured shall, upon knowledge of any circumstances which may give rise to a claim against this Policy, advise the Reinsurers thereof as soon as reasonably possible.

(b) The Reinsured shall furnish the Reinsurers with all information respecting any claim or claims;

(c) The Reinsurers shall have the right to appoint adjusters or representatives acting on their behalf to control all negotiations, adjustments and settlements in connection with such claim or claims.

Claims Cooperation Clause

Notwithstanding anything contained herein to the contrary it is a condition precedent to any liability under this policy that :

a) The Reinsured shall upon knowledge of any loss(es) or occurrence(s) which may give rise to a claim recoverable hereunder advise the Reinsurers thereto as soon as practicable, but in any case no later than 14days after such loss or occurrence.

b) The Reinsured shall furnish the Reinsurers with all information available respecting such loss(es) or occurrence(s) and shall co-operate with the Reinsurers in the appointment of Adjusters, Assessors, Surveyors or other experts and in all negotiations, adjustments and settlements.

It is understood and agreed that all Adjusters, Assessors, Surveyors or experts appointed in accordance with the provisions of this clause shall be deemed to be acting on behalf of the Reinsured and all reinsurers and that the fees, expenses, costs and all other disbursements incurred in this connection shall be shared pro-rate by all the interested parties.

Simultaneous Payments Clause

Between
A (“the Assured Firm")
And
B ("the Company")
And
C ("the Reinsurer")

The Company has issued an insurance policy ("the Policy") to the Assured Firm effective .

In the event of a claim under Original Policy, the Reinsurer hereon agrees that settlement shall take place at the same time as on Original Policy in order that the Reinsured shall not be required to advance funds on behalf of the Reinsurer.

Signed on behalf of:

A ("the Assured Firm")

_____
Authorised Signatory
Date:

C ("the Reinsurer")

_____
Authorised Signatory
Date:

B ("the Company")

_____
Authorised Signatory
Date:

Seepage, Pollution and Contamination Clause

It is hereby understood and agreed that, notwithstanding any provision to the contrary in the Policy and/or slip to which this clause is attached, the cover hereunder does not extend to loss, damage, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, direct or indirect, arising from any cause whatsoever.

Nevertheless if fire and/or explosion is not excluded from the Policy and a fire and/or explosion arises directly or indirectly from seepage and/or pollution and/or contamination any loss or damage insured under the Policy arising directly from that fire and/or explosion shall be covered, subject to the terms, conditions and limitations of the Policy.

Institute Chemical, Biological, Bio-chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

1-1 any chemical, biological, bio-chemical or electromagnetic weapon

1-2 the use operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

Millennium Exclusion Clause

It is agreed and understood that otherwise subject to the terms, exclusions, provisions
and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance :

A. Insurer(s) will not pay for Damage or Consequential Loss directly or indirectly caused by, consisting of, or arising from, the failure of any computer, data processing equipment or media, microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, any computer software, or any other products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed above, whether the property of the insured or not, that results from any actual or alleged failure, malfunction or inadequacy due to inability to correctly recognize, process, distinguish, interpret or accept any date as its true calender date.

B. It is further understood that we will not pay for the repair or modification of any part of an electronic data processing system or its related equipment, to correct deficiencies or features of logic or operation.

C. It is further understood that we will not pay for Damage or Consequential Loss arising from the failure, inadequacy or malfunction of any advice, consultation, design evaluation, inspection installation, maintenance, repair or supervision provided or done by Insured or for Insured to determine, rectify or test, any potential or actual failure, malfunction or inadequacy described in A. above.

Such damage or Consequential Loss described in A,B, or C above, is excluded regardless of any other cause that contributed concurrently or in any other sequence.

Total Pollution Liability Exclusion Clause

This Insurance does not cover any liability for ;

1. Personal Injury or Bodily Injury or loss of, damage to or loss of use of property directly or indirectly caused by seepage, pollution or contamination.

2. The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.

3. Fines, penalties, punitive or exemplary damages.

War, Civil War, Political Risk and Terrorism Exclusion Clause

This Agreement does not cover any liability assumed by the Reinsured for loss or damage or
cost or expense of whatever nature directly or indirectly caused or occasioned by or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not),civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalization or requisition or destruction of property by or under the order of any Government or local authority, terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any of the above.

For the purpose of this Clause,"terrorism" means an act or acts(whether threatened or actual) of any person of persons involving the causing or occasioning of threatening of harm of whatever nature and by whatever means made or claimed to be madewhole or in part for political ,religious, ideological or similar purposes.

If it is alleged by any Reinsurer that any claim is not covered by reason of this Clause, the burden of proving the contrary shall be upon the reassured.

In the event that any part of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Asbestos Exclusion Clause

This policy does not apply to:

Liability arising from the manufacture, distribution, sale, installation, removal, use, ingestion, inhalation and/or exposure to asbestos or products containing asbestos including liability resulting from asbestosis or any related disease (Asbestos/Asbestosis)

Cyber Exclusion

This agreement does not apply to, and specifically excludes losses of any kind directly or indirectly caused by, arising from, or consisting of, in whole or in part.

a) The use or misuse of the Internet or similar facility
b) Any electronic transmission of data or other information
c) Any computer virus or similar problem
d) The use or misuse of any Internet address ; Website or similar facility
e) Any data or other information posted on a Website of similar facility;
f) Any loss of data or damage to any computer system, including but nor limited to hardware or software (unless such loss or damage is caused by an earthquake, a fire, a flood or a storm);
g) The functioning or malfunctioning of the Internet or similar facility, or of any Internet address, Website or similar facility (unless such malfunctioning is caused by an earthquake, a fire, a flood, or a storm) ; or
h) Any infringement, whether intentional or unintentional, of any intellectual property rights (including but not limited to trademark, copyright or patent)

Payment of premium/claim clause

1. It is understood and agreed that the premium for this policy shall be paid or returned to the company / policyholder in Won currency applying to the first notified T/T selling rate of exchange by Korea Exchange Bank

    ①Premium : Date of application
    ②Additional / Return premium : Date of endorsement
    ③Refunds of surrenders : Date of surrender
    ④Installment premium : Due date

2. It is further understood and agreed that the claims paid shall be paid Won currency applying to the first notified T/T selling rate of exchange by Korea Exchange Bank or the Certificate Of Foreign Exchange equivalent to currency at the date of loss payment

Premium Installment Clause

1. It is specifically hereby understood and agreed that the premium under this policy
shall be payable in the following two(2) or four(4) installments :

A. Two installments
a) 1st installment due and payable at the inception :
b) 2nd installment due and payable on :

B. Four installments
a) 1st installment due and payable at the inception :
b) 2nd installment due and payable on :
c) 3rd installment due and payable on :
d) 4th installment due and payable on :

Nevertheless it is further understood and agreed that ;
In the event of any installment not being paid until its above due date, the Company shall not be liable for any loss as occurred during the period from such due date to the date when such due installment is paid.

2. In the event of a claim arising hereunder which exceeds the installment premium paid on this Policy the installments of premium then outstanding shall become due and payable forth with.

( ) Hour Clause

It is understood and agreed that for the purpose of the application of the deductible all loss, destruction or damage resulting from earthquake, cyclone, flood, storm, tempest, water, subsidence or collapse, occurring during each period of ( ) consecutive hours shall be considered as one occurrence whether or not the peril insured against is continuous or sporadic in its sweep and scope and irrespective of whether the loss, destruction or damage is due to the same seismological or meteorological conditions.

Each occurrence shall be deemed to have commenced on the first happening of any such loss, destruction or damage caused by an insured peril and that the date of commencement shall fall within the period of this insurance.

Waiver of Subrogation

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the company waives its right of subrogation against any assured and any person, firms, or corporation having and association of affiliation at the time of loss with the assured through ownership, management or other interest, subject to having been insured under this policy.

Error and Omission Clause

Coverage under this Policy shall not be prejudiced by any unintentional and/or inadvertent:

A. error or omission and/or

B. incorrect description and/or

C. failure to report as required and/or

D. error in the name or title of the Insured provided that the Insured shall correct such error, omission, incorrect description or failure to report as required as soon as reasonably practicable after the discovery thereof by the Insured

Co-insurance Clause

It is understood and agreed that;

1.The words "the company" wherever used in this policy means the subscribing companies listed below.

2.This policy shall be liable only for its below designated proportion of any obligation assumed or expenses incurred under this policy

Portion of 100%	Subscribing Companies

Tie-In Limits Endorsement

It is hereby understood and agreed that the combined Limit of Indemnity for any loss or losses for which coverage is provided by (or would be provided by but for the exhausting of the limit of indemnity, application of a deductible amount or failure to submit claim) the stipulated policies shall be .

Policy Name Policy No.

For the purposes of this endorsement, all losses which allege the same or related loss event shall be considered as one claim.

It is further understood and agreed that this endorsement shall not be construed to increase the Limit of Indemnity of these Policies.

Subject otherwise to the terms, exclusions and conditions of these Policies.

JOINT POLICY CONTRACT ENDORSEMENT

A. JOINT POLICY CONTRACT

In case there are two or more policyholders, this endorsement enables the Company to enter into a single policy contract with the Master Policyholder (hereinafter "the Policyholder") in accordance with the joint agreement stipulated between the policyholders.

B. PREMIUM DEPOSIT & ADJUSTMENT

On behalf of the policyholders, the Company can receive the deposit premium from the Policyholder. Also, for refund or additional premium due, the Company can settle the required premium adjustments directly with the Policyholder.

C. OTHER TERMS AND CONDITIONS

For other terms and conditions not stipulated in this endorsement, the policy should follow the terms and conditions of the Main Coverage Form unless stated otherwise in the Policy Schedule.

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

COMMUNICABLE DISEASE EXCLUSION (LMA5399)

1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defense cost, cost, expense or any other amount incurred by or accruing to the insurer, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.