

## **STRIKES, RIOTS, CIVIL COMMOTION, VANDALISM AND MALICIOUS MISCHIEF**

### **CLAUSE 1. PERILS COVERED**

The property covered by this Policy is also insured against the physical damage directly caused by:

- 1.1.** Strikers or persons taking part in work stoppages, labour disturbances, riots or popular uprisings, or by ill-intentioned persons during the course of such acts, or by measures otherwise taken by the authorities for the repression thereof, and
- 1.2.** Vandalism and damage caused by ill-intentioned persons (acts carried out by a person or persons in cases other than strikes, riots or civil commotion with the intention of causing physical damage to the covered property).

### **CLAUSE 2. EXCLUSIONS**

**IT IS UNDERSTOOD AND AGREED UPON THAT IN NO EVENT SHALL THE COMPANY BE LIABLE FOR LOSS OR DAMAGE CAUSED BY:**

- 2.1 THEFT COMMITTED BY THE INSURED'S PERSONNEL OR BY THIRD PARTIES, DURING THE OCCURRENCE OF THE AFOREMENTIONED ACTS.**
- 2.2 DEPRECIATION, DELAY OR MARKET LOSS.**
- 2.3 POWER, SHORTAGE BLACK OUTS OR REDUCTION OF ENERGY, FUEL OR WORK OF ANY KIND OR NATURE.**
- 2.4 CHANGES OF TEMPERATURE OR HUMIDITY.**
- 2.5 CONSEQUENTIAL DAMAGE RESULTING FROM THE ACTS REFERRED TO IN THIS ENDORSEMENT. CONSEQUENTIAL DAMAGES SHALL MEAN THE LOSS OF ANY PROFIT, EARNINGS, BENEFIT OR LICIT GAIN RESULTING FROM THE FULFILMENT OR SUSPENSION OF THE BUSINESS OPERATIONS AS A RESULT OF THE OCCURRENCE OF A PERIL.**

**WITH RESPECT TO ITEM 1.2 OF CLAUSE 1 "PERILS COVERED" OF THIS ENDORSEMENT, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED BY:**

**EXPLOSION, RUPTURE OR BURSTING OF STEAM BOILERS, STEAM PIPING, STEAM MACHINERY OR ROTARY PARTS OF MACHINES OR MACHINERY OWNED BY THE INSURED OR OPERATED OR CONTROLLED BY HIM AND WHICH ARE LOCATED IN THE BUILDINGS DESCRIBED IN THE POLICY.**

**CLAUSE 3. DEDUCTIBLE**

In each loss payable under this Policy, the Insured shall always be charged the deductible or participation in the loss indicated in the Specification thereof.

Such deductible shall be applied separately to each building or structure, irrespective of whether the property is covered in one or various items or in one or various Policies.

The deductible is expressed in percentage and shall be applied to the total replacement cost of the insured equipment contained in each separate building or structure, irrespective of whether the property is covered in one or various items or in one or various Policies.

Should the provisions of Clause I.11 "Proportional Rule" of Section I be applied hereto, the deductible shall be reduced by the same extent as to which the Company responds proportionally to the damage claim.