

**STRIKES, RIOTS, CIVIL COMMOTION, VANDALISM AND MALICIOUS DAMAGE COVERAGE
EXCLUSION ENDORSEMENT**

NOTWITHSTANDING THE PROVISIONS IN THE INDIVIDUAL CONDITIONS OF THIS POLICY, IT IS UNDERSTOOD AND AGREED UPON THAT THE PROPERTY COVERED BY THIS POLICY, TO WHICH THIS ENDORSEMENT IS ATTACHED, IS NOT COVERED AGAINST LOSS OR PHYSICAL DAMAGE DIRECTLY CAUSED BY AND/OR RESULTING FROM:

STRIKES, RIOTS, CIVIL COMMOTION, VANDALISM AND MALICIOUS DAMAGE.

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

- a). **STRIKERS OR PERSONS TAKING PART IN WORK STOPPAGES, LABOUR DISTURBANCES, RIOTS OR POPULAR UPRISINGS, OR BY ILL-INTENTIONED PERSONS DURING THE COURSE OF SUCH ACT, OR BY MEASURES OTHERWISE TAKEN BY THE AUTHORITIES FOR THE REPRESSION THEREFROM, AND**
- b). **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).**
- c). **THEFT, LARCENY OR LOOTING COMMITTED BY THE INSURED'S PERSONNEL OR BY THIRD PARTIES, DURING AND AFTER THE OCCURRENCE OF THE AFOREMENTIONED ACTS.**
- d). **POWER, SHORTAGE BLACK OUTS OR REDUCTION OF ENERGY, FUEL OR WORK OF ANY KIND OR NATURE.**
- e). **CHANGES OF TEMPERATURE OR HUMIDITY.**
- f). **CONSEQUENTIAL DAMAGE RESULTING FROM THE ACTS REFERRED TO IN THIS COVERAGE.**
- g). **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.**