# Political Risks Exclusion Clause

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## POLITICAL RISKS EXCLUSION CLAUSE

The following shall be excluded from this Policy:

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
2. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or stage of siege.
3. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
4. Acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization.

For the purpose of this provision “terrorism” shall mean the use of violence for political ends and shall include any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceeding in which the Insurer alleges that by reason of these provisions any loss or damage is not covered by this Policy, the burden of proving that such loss or damage is covered shall be upon the Insured.