

RIOTS, STRIKES, MALICIOUS DAMAGE AND CIVIL COMMOTION CLAUSE

It is hereby agreed and declared that :

- a. notwithstanding anything contained in this Policy to the contrary and subject to payment of additional premium, the Insurer agrees to extend this insurance as provided in this Endorsement.
- b. notwithstanding anything which may be defined in any laws or regulations to the contrary, for the purpose of this Endorsement, all terminology printed in italics shall be deemed to mean as defined in this Endorsement.

1. Extensions

This insurance is extended to cover :

physical damage to the property and/or interest insured directly caused by one or more of the following perils :

- 1.1. Riots
- 1.2. Strikes
- 1.3. Locked-out Workers
- 1.4. Malicious Acts
- 1.5. Civil Commotions
- 1.6. Preventive Acts related only to perils 1.1 up to and including 1.5
physical loss of the property and/or interest insured directly caused by :
- 1.7. Looting occurring during Riots
- 1.8. Looting occurring during Civil Commotion
provided that any of these perils does not develop in an uninterrupted chain of events into one or more of the excluded perils.

2. Exclusions

This extension does not cover all physical loss of or damage to the property and/or interest insured including loss or damage by fire directly or indirectly caused by or contributed to by or arising from or in consequence of one or more of the following perils :

- 2.1. Insurrection/Popular Rising, Usurped Power, Revolution, Rebellion, Military Power, Invasion, Civil War, War and Hostilities, Subversive Act, Terrorism and Sabotage or Looting (except Looting occurring during riots and civil commotion)
In any action, suit or other proceedings, where the Insurer alleges that loss or damage is directly or indirectly caused by one or more of the excluded perils under this section, the burden of proof that such loss is covered shall be on the Insured.
- 2.2. Total or partial cessation of works, or retarding or interruption or cessation of any process or operation.
- 2.3. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition by any lawfully constituted authority or body, or unlawful occupation by any person.
- 2.4. Business interruption, or any kind of consequential loss unless otherwise insured under Section II of this Policy.

3. Deductibles

The Insured shall bear ----- of the adjusted loss for each loss payable under this Endorsement.

4. Definitions

Notwithstanding anything which may be defined in any laws or regulations to the contrary, for the purpose of this Policy, all terminology printed in italics shall be defined as follows :

- 4.1. Riots is an act of a group of at least 12 (twelve) persons, who in the execution of their common purpose caused public disturbance tumultuously with violence and damage to the property of others, not amounting to Civil Commotions.
- 4.2. Strikes is a deliberate acts of damage, by a group of workers of at least 12 (twelve) persons or one half of the entire workforce (if the total number of workforce is less than 24 persons), refusing to work as usual in an attempt to force the employer to accept their demands or to protest against any terms of employment enforced by the employer.
- 4.3. Locked-out Workers is a deliberate act of damage, by a group of workers of at least 12 (twelve) persons or one half of the entire workforce (if the total number of workforce is less than twenty-four persons), to protest against the termination or suspension of a fellow employee by the employer.
- 4.4. Malicious Acts is an act of any person(s) deliberately causing damage to the property of others driven by vengeance, hatred, anger or vandalistic, except such acts done by the employee(s) of the Insured, or any person(s) on behalf of the Insured, or by person(s) entrusted by the Insured to maintain or keep such property, or by thieves / robbers / looters.
- 4.5. Preventive Acts is an act of a lawfully constituted authority in an attempt to prevent or suppress the occurrence of any of insured perils or to minimize the consequences of any such perils.
- 4.6. Civil commotions is an act of a large number of people acting together disrupting public peace and disturbance tumultuously with violence and a chain of destruction of a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial / shopping or business areas or schools or public transportation in one city for at least 24 (twenty-four) hours consecutively commencing immediately before, during or after the event.
- 4.7. Insurrection / Popular Rising is an uprising of a majority of the people in the capital city of the country, or in three or more capital cities of the provinces within 12 (twelve) days, demanding a change in the government de jure or de facto, or open resistance against the government de jure or de facto, not amounting to a Rebellion.
- 4.8. Usurped Power is a situation where the established order has been overthrown and replaced by some illegal authority which is in a position to lay down rules of conduct and also endure that the rules are obeyed.
- 4.9. Revolution is an uprising of the people with force to make a radical change to the current public administration system of the country or to overthrow the established government de jure or de facto, not amounting to a Rebellion.

- 4.10. Rebellion is a state of organized resistance against the established authority with the object of supplanting or overthrowing it with force using fire arms which threatens the existence to such authority.
- 4.11. Military Power is an act by a group of home or foreign armed forces personnel consisting of at least 30 (thirty) persons using force with the intention to overthrow the established authority or to cause public disorder and disturbance.
- 4.12. Invasion is an act by the military power of one country to penetrate or invade the territory of another with the object of permanently or temporarily occupying and taking control over such territory.
- 4.13. Civil war is an armed conflict between regions or political factions within the territorial limits of a country with the object of gaining legitimate power.
- 4.14. War and Hostilities is a widespread armed conflict (whether or not war has been declared) or a warlike situation between two or more countries, including military exercises of a country or joint - military exercises between countries.
- 4.15. Subversive Acts is an act by any person on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government "de jure" or "de facto", or to the influencing of it by Terrorism or Sabotage or violence.
- 4.16. Terrorism is an act by any person using force to create public fear in an attempt to achieve a goal which according to public opinion has a political background.
- 4.17. Sabotage is a destructive act against property or the obstruction of work process or causing the reduction in value of work, by any person in an attempt to achieve a goal which according to public opinion has a political background.

Looting is the appropriation of property belonging to another by any person (excluding those employed by or under the control of the Insured), with the intention of permanently depriving that other of it.

5. Cancellation

This insurance may terminated at any time at the option of the insurer on written notice to that effect being given to the Insured. The termination shall be effective at noon on the 3rd (third) day after receipt of such notice by the Insured. The insurer shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date the termination is effective.

All other terms and conditions of the Policy remain unchanged.