

**RIOTS, STRIKES AND MALICIOUS DAMAGE ENDORSEMENT
(Code : 4.1 AAA - 28/12/1998)**

This Endorsement is attached to and forms an integral part of :

Polis Number :
Insured's Name :

It is hereby agreed and declared that :

- a) notwithstanding anything contained in CHAPTER II - EXCEPTIONS, Items 1.3.1 of 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 CHAPTER III - DEFINITIONS of the Policy.

1. EXTENTIONS

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 Commotion*
- 1.6. *Sabotage*
- 1.7. *Terrorism*
- 1.8. *Preventive Acts* related to perils 1.1. up to and including 1.17

- Physical loss of the property and/or interest insured directly caused by :

- 1.9. *Looting occurring during Riots.*
- 1.10. *Looting occurring during Civil Commotions.*

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, or Looting (except Looting occurring during Riots or during Civil Commotions)*

In any actions, suit or other proceedings, where the Insurer alleges that loss or damage is directly or indirectly caused by one or more excluded perils under this Section, the burden of proof that such loss or damage 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 or requisition by any lawfully constituted authority or body, or unlawful occupation by any person.
- 2.4. Business interruption, or any kind of consequential loss.

3. DEDUCTIBLES

- 3.1. For loss or damage arising from Item 1.1. *Riots* upto Item 1.4. *Malicious Acts* and Item 1.9. *Looting* occurring during *Riots*, including *Preventive Acts* thereof as specified in this Endorsement, the insured shall bear 15 % (fifteen per cent) of the adjusted loss subject to minimum of Rp. 10.000.000,- (ten million rupiah) for each claim payable under this Endorsement.
- 3.2. For loss or damage arising from Item 1.5. Civil Commotion, 1.6. *Terorism* Item 1.7. *Sabotage* and/or Item 1.10. *Looting* occurring during Civil Commotions, including *Preventive Acts* thereof as specified in this Endorsement, the insured shall bear 15 % (fifteen percent) of the adjusted loss subject to minimum of Rp. 25.000.000,- (twentyfive million rupiah) for each claim payable under this Endorsement.

4. 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.

5. MEMORANDUM

For the purpose of this Endorsement. Item 18 CHAPTER III - DEFINITIONS of this policy is deleted and replaced with the following :

- 1.8. **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.

All other terms and conditions of the Policy remain unchanged.

(This wording is a translation of the original version in Bahasa Indonesia, in the event of any dispute arising from the interpretation of any meaning herein, the terms and conditions shall be interpreted according to the original Bahasa Indonesia version).