
It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, cover shall be extended to include loss of gross profits resulting from interruption of or interference with the business due to failure of the public power, water, gas or steam supply in accordance with the following conditions:

1 Definition

Public supply shall mean the supply by public authority of power, water, gas or steam when required on demand, with sufficient production reserves and alternate switch-over possibilities.

2 Object of insurance

Failure of the public supply shall mean stoppage or reduction in supply caused by sudden and unforeseen material damage occurring beyond the point of transfer to the plant as specified in the Policy.

This Endorsement also covers failure of the public power, water, gas or steam supply due to any cause specified in Exclusions Nos 1 to 3 and 8 of the Policy.

In the case of interruption of the Insured's operation due to failure of the public supply, the Insurers shall be liable up to the indemnity period limit for any loss of gross profits resulting from this interruption for the period of failure that exceeds the agreed time excess.

3 Exclusions

Irrespective of any contributory cause, the Insurers shall not be liable for any loss resulting from interruption of public supply directly or indirectly attributable to:

- a rationing, which was not caused by unforeseen material damage to the public supply;
- b water shortage due to climatic or meteorological conditions;
- c disturbance or damage in the Insured's plant, even if this is caused by failure of the public supply, unless the damaged item(s) also is (are) covered under this Policy;
- d the production in the Insured's plant still being interrupted or disturbed after the resumption of the public supply, unless otherwise agreed.