CEAR Insurance – Endorsement 14001
Special Insurance Cover: Strike, Riot and Civil Commotion

This Endorsement forms part of Section I

and is subject otherwise to the terms, provisions, conditions, limitations and exclusions contained in the Policy or endorsed thereon except for the following:

1. Indemnification

1.1. The Insurer shall indemnify the Insured in respect of loss of or damage to Property Insured resulting from strike, lock-out, riot and civil commotion.

1.2. The limit of indemnity for any one Occurrence of loss or damage provided by this endorsement shall not exceed the limit specified below.

1.3. The aggregate limit of indemnity during the Period of Insurance of this endorsement shall not exceed twice the limit of indemnity for any one Occurrence.

2. Deductible

In respect of each and every Occurrence of loss or damage, the Insurer shall not be liable for the Deductible specified below.

3. Cancellation

This special extension of cover may at any time be cancelled by the Insurer through written notice.

4. Definitions

4.1. Strike, lock-out, riot and civil commotion shall mean:

4.1.1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not), otherwise not being excluded in clause 1.2 and 1.3 of the exclusions applicable to all Sections of this Policy,

4.1.2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,

4.1.3. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act,

4.1.4. The wilful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out.

Limit of indemnity: Enter limit.

Deductible: Enter deductible. each and every loss/Occurrence