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**CM insurance – Endorsement 1300****Special insurance cover: strike, riot and civil commotion**

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This endorsement forms part of section 1 and is subject otherwise to the terms, provisions, conditions and exclusions contained in the *policy of insurance* or endorsed thereon.

**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**

2.1. In respect of each and every occurrence of loss or damage, the *insurer* shall not be liable for the *deductible* specified below.

2.2. All loss of or damage to *property insured* arising during any one period of 168 consecutive hours shall be deemed to have been caused by a single occurrence and shall be subject to one *deductible*.

**3. Cancellation**

3.1. This special extension of cover may at any time be cancelled by the *insurer* through notice to that effect being given by registered post at the *insuring party's* last known address.

**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 an occurrence excluded in clause 1.2 and 1.3 under "Exclusions applicable to all sections" of this *policy of insurance*,

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:**

**Deductible:**