CM insurance - Endorsement 1308

Special insurance cover: failure of public power, water, gas or steam supply

This endorsement forms part of section 2 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 "Operational business interruption section" shall be extended to cover a loss of interest insured resulting from an interruption of or interference with the business insured directly caused by a failure of the public power, water, gas or steam supply.
- 1.2. In the event of an interruption of or interference with the insured's operation due to failure of the public supply, the *insurer* shall be liable up to the *maximum* indemnity period for any loss of gross profits resulting from this interruption or interference for the period of failure that exceeds the agreed time excess.

- 2. Special exclusions 2.1. The insurer shall not be liable for any loss resulting from the interruption of public supply directly or indirectly attributable to:
 - 2.1.1. rationing, which was not caused by unforeseen material loss or damage to the public supply;
 - 2.1.2. water shortage due to climatic or meteorological conditions;
 - 2.1.3. disturbance, loss or damage in the insured's plant, even if this is caused by failure of the public supply, unless the damaged property also is covered under this policy of insurance;
 - 2.1.4. the production in the insured's plant still being interrupted or disturbed after the resumption of the public supply, unless otherwise agreed.

3. Definitions

- 3.1. 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.
- 3.2. Failure of the public supply shall mean stoppage or reduction in supply caused by sudden and unforeseen material loss or damage occurring beyond the point of transfer to the plant as specified in the policy of insurance.