

**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*