

Distinguished.

CRISIS MANAGEMENT

Distinguished Shield Policy

Sabotage, Terrorism, Strikes,
Riots and Civil Commotion for
North America



Contents

Schedule 3

Insuring Clause 6

Definitions..... 6

Losses Excluded 7

Property Excluded 8

Conditions 8

Gross Profits Business Interruption Extension 13

Definitions..... 14

Conditions 15

Exclusions 15

Coverage Extensions 16

SAMPLE

Schedule

This Schedule forms part of the Policy and for the purposes of interpretation, the contents of this Schedule shall have meaning only as provided for in the Policy.

Policy Number:	
Unique Market Reference Number:	
Name of Insured:	
Address of Insured:	
Broker:	
Period of Insurance:	From: {Inception Date} To: {Expiry Date} Both dates at 12.01 Local Standard Time at the location of the insured property
Description of Property Insured: (Including Full Postal address and post/zip code)	

SAMPLE

Some of the words Underwriters use have a special meaning in this Insurance. If a word is in **bold** type, please read the Definitions section.

Insuring Clause

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance covers property as stated in the Risk Details against direct physical loss or physical damage to tangible property caused by a **Listed Peril** occurring during the period of this Insurance:

Definitions

Occurrence

means each and every loss or series of losses arising out of and directly caused by one event. However, the duration and extent of any one event shall be limited to direct physical loss or physical damage which occurs within a period of 72 consecutive hours. No such period of 72 hours may extend beyond the expiry of this Insurance unless the Insured shall first sustain direct physical loss or physical damage before the expiry of this Insurance and within the aforesaid period of 72 consecutive hours, nor shall any period of 72 consecutive hours commence before the start of this Insurance.

Listed Peril

means any of the perils listed and defined below, or any combination thereof:

Civil Commotion

means a substantial violent uprising by a large number of persons assembled together and acting with common purpose or intent.

Malicious Damage

means the loss, damage or destruction of property caused by the actions of anyone intending to cause harm or mischief during the disturbance of the public peace.

Riot

means a violent disturbance by a group of persons assembled together for a common purpose which threatens the public peace.

Sabotage

means a subversive act or series of acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Strike

means a work stoppage to enforce demands made on an employer or to protest against an act or condition.

Terrorism

means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Losses Excluded

This Insurance does not cover:

1. Loss or damage arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
2. Loss or damage occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or local government entities, civil war, rebellion, revolution, insurrection, martial law, or usurpation of power.
3. Loss by seizure or legal or illegal occupation unless physical loss or damage is caused directly by a **Listed Peril**.
4. Loss or damage caused by confiscation, nationalization, requisition, detention, embargo, quarantine, or any result of any order of public or government authority which deprives the Insured of the use or value of its property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.
5. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
6. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind.
7. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind.
8. Any fine or penalty or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person.
9. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon.

This exclusion shall not operate to exclude losses (which would otherwise be covered under this Insurance) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

10. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder.
11. Loss or damage caused by measures taken to prevent, suppress or control an actual or potential **Listed Peril** unless agreed by the Underwriters in writing prior to such measures being taken.
12. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working.
13. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service.
14. Loss or damage caused by or arising out of burglary, house - breaking, looting, theft or larceny.
15. Loss or damage caused by mysterious disappearance or unexplained loss.

Property Excluded

1. This Insurance does not cover direct or indirect physical loss of physical damage to:
2. Land or land values.
3. Power transmission, feeder lines or pipelines not on the Insured's premises.
4. Aircraft or any other aerial device, or watercraft.
5. Any land conveyance, including vehicles, locomotives or rolling stock, unless such land conveyance is declared hereon and solely whilst located at the property insured herein at the time of its damage.
6. Animals, plants and living things of all types.
7. Property in transit not on the Insured's premises.

Conditions

1. JOINT INSUREDS

The Underwriters' total liability for any loss or losses sustained by any one or more of the Insureds under this Insurance will not exceed the Sum Insured stated in the Risk Details. The Underwriters shall have no liability in excess of the Sum Insured whether such amounts consist of insured losses sustained by all of the Insureds or any one or more of the Insureds.

2. OTHER INSURANCE

This Insurance shall be excess of any other insurance available to the Insured covering a loss or damage covered hereunder except such other insurance which is written specifically as excess insurance over this Insurance. When this Insurance is written specifically in excess of other insurance covering a **Listed Peril**, this Insurance shall not apply until such time as the amount of the underlying insurance, (whether collectible or not), has been exhausted by loss and/or damage covered by this Insurance in excess of the Deductible (if any) with respect to each and every covered loss and/or damage.

3. SITUATION

This Insurance covers tangible property located at the addresses stated in the Risk Details.

4. SUM INSURED (TOTAL DECLARED VALUE OF PROPERTY INSURED)

The Underwriters hereon shall not be liable for more than the Sum Insured stated in the Risk Details in respect of each **Occurrence** and in the aggregate during the Period of Insurance.

5. DEDUCTIBLE

Each **Occurrence** shall be adjusted separately and from each such adjusted amount the sum stated in the Risk Details shall be deducted.

6. DEBRIS REMOVAL

This Insurance also covers, within the Sum Insured stated in the Risk Details, expenses incurred in the removal from the insured location of debris of property stated in the Risk Details damaged by a **Listed Peril**.

The cost of removal of debris shall not be considered in determination of the valuation of the property covered.

7. DUE DILIGENCE

The Insured (or any of the Insured's agents, sub or co-contractors) must use due diligence and do (and concur in doing and permit to be done) everything reasonably practicable, including but not limited to taking precautions to protect or remove the property insured, to avoid or diminish any loss or damage herein insured and to secure compensation for any such loss or damage including action against other parties to enforce any rights and remedies or to obtain relief or indemnity.

8. PROTECTION MAINTENANCE

It is agreed that any protection provided for the safety of the property insured shall be maintained in good order throughout the Period of Insurance and shall be in use at all times, and that such protection shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

9. VALUATION

It is understood that, in the event of loss or damage, settlement shall be based upon the cost of repairing, replacing or reinstating (whichever is the least) property on the same site, or nearest available site (whichever incurs the least cost) with material of like kind and quality without deduction for depreciation, subject to the following provisions:

- The repairs, replacement or reinstatement (all hereinafter referred to as "replacement") must be executed with due diligence and dispatch.
- Until replacement has been effected the amount of liability under this Insurance in respect of loss or damage shall be limited to the actual cash value at the time of loss or damage.
- If replacement with material of like kind and quality is restricted or prohibited by any by-laws, ordinance or law, any increased cost of replacement due thereto shall not be covered by this Insurance.

The Underwriters' liability for loss or damage under this Insurance shall not exceed the smallest of the following amounts:

- The total declared value applicable to the destroyed or damaged property.
- The replacement cost of the property or any part thereof which was intended for the same occupancy and use, as calculated at the time of the loss or damage.
- The amount actually and necessarily expended in replacing said property or any part thereof.

The Underwriters will normally expect the Insured to carry out repair or replacement of the property insured, but if the Insured and the Underwriters agree that it is not practicable or reasonable to do this, the Underwriters will pay the Insured an amount based on the repair or replacement costs, less an allowance for fees and associated costs which are not otherwise incurred. The Underwriters will only pay the Insured up to the Sum Insured stated in the Risk Details.

10. INCORRECT DECLARATION PENALTY

If the values declared as stated in the Risk Details are less than the correct insured values as determined above, then any recovery otherwise due hereunder shall be reduced in the same proportion that the values declared bear to the values that should have been declared, and the Insured should co-insure for the balance.

11. NOTIFICATION OF CLAIMS

The Insured, upon knowledge of any event likely to give rise to a claim hereunder, shall give written advice as soon as reasonably practicable to the Underwriters via the Insured's Broker, who is to advise the Underwriters within seven (7) days of such knowledge of any event and it is a condition precedent to the liability of the Underwriters that such notification is given by the Insured as provided for by this Insurance.

If the Insured makes a claim under this Insurance he must give the Underwriters such relevant information and evidence as may reasonably be required and co-operate fully in the investigation or adjustment of any claim. If required by the Underwriters, the Insured must submit to examination under oath by any person designated by the Underwriters.

12. PROOF OF LOSS OR DAMAGE

The Insured shall render a signed and sworn proof of loss or damage within sixty (60) days after the occurrence of a loss (unless such period be extended by the written agreement of the Underwriters) stating the time, place and cause of loss or damage, the interest of the Insured and all others in the property, the sound value thereof and the amount of loss or damage thereto.

If the Underwriters have not received such proof of loss or damage within two years of the expiry date of this Insurance, they shall be discharged from all liability hereunder.

In any claim and/or action, suit or proceeding to enforce a claim for loss or damage under this Insurance, the burden of proving that the loss or damage is recoverable under this Insurance and that no limitation or exclusion of this Insurance applies and the quantum of loss or damage shall fall upon the Insured.

13. SUBROGATION

Any release from liability entered into in writing by the Insured prior to loss or damage herein insured shall not affect this Insurance or the right of the Insured to recover hereunder. The right of subrogation against any of the Insured's subsidiary or affiliated companies or any other companies associated with the Insured through ownership or management is waived;

In the event of any payment under this Insurance, the Underwriters shall be subrogated to the extent of such payment to all the Insured's right of recovery for that reason. The Insured shall execute all papers required, shall cooperate with the Underwriters and, upon the Underwriters' request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, attaining the attendance of witnesses and in the conduct of suits and shall do anything that may be necessary to secure such right. The Underwriters will act in concert with all other interests concerned (including the Insured) in the exercise of such rights of recovery. If any amount is recovered as a result of such proceedings, such amount shall be distributed in the following priorities:

- i. any interest, (including the Insured's), exclusive of any Deductible or self insured retention, suffering loss or damage of the type covered by this Insurance and in excess of the coverage under this Insurance shall be reimbursed up to the amount of such loss or damage (excluding the amount of the Deductible);
- ii. out of the balance remaining, the Underwriters shall be reimbursed to the extent of payment under this Insurance the remaining balance, if any, shall inure to the benefit of the Insured, or any insurer providing insurance primary to this Insurance, with respect to the amount of such primary insurance, Deductible, self insured retention, and/or loss or damage of a type not covered by this Insurance.
- iii. The expense of all proceedings necessary to the recovery of any such amount shall be apportioned between the interests concerned, including that of the Insured, in the ratio of their respective recoveries as finally settled. If there should be no recovery and proceedings are instituted solely on the initiative of the Underwriters, the expense thereof shall be borne by the Underwriters.

14. SALVAGE AND RECOVERIES

All salvages, recoveries and payments recovered or received subsequent to a settlement under this Insurance shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto.

15. FRAUDULENT CONDUCT AND MISREPRESENTATION

This Insurance and any loss, damage or claim hereunder will be void if, whether before or after loss or damage, an Insured has:

- i. intentionally concealed or intentionally misrepresented any material fact or circumstance;
- ii. engaged in fraudulent conduct; or
- iii. made false statements;

relating to this Insurance or any loss, damage or claim hereunder.

In the event that any provision of this clause is found by a court of competent jurisdiction to be invalid or unenforceable, the other provisions of this clause and the remainder of the provision in question shall not be affected thereby and shall remain in full force and effect.

16. ABANDONMENT

There shall be no abandonment to the Underwriters of any property.

17. INSPECTION AND AUDIT

The Underwriters or their agents shall be permitted but not obligated to inspect the Insured's property at any time.

Neither the Underwriters' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Insured or others, to determine or warrant that such property is safe.

The Underwriters may examine and audit the Insured's books and records at any time up to two years after the termination of this Insurance, as far as they relate to the subject matter of this Insurance.

18. ASSIGNMENT

Assignment or transfer of this Insurance shall not be valid except with the prior written consent of the Underwriters.

19. RIGHTS OF THIRD PARTIES EXCLUSION

This Insurance is effected solely between the Insured and the Underwriters.

This Insurance shall not confer any benefits on any third parties, including shareholders, and no such third party may enforce any term of this Insurance.

This clause shall not affect the rights of the Insured.

20. CANCELLATION

This Insurance shall be non-cancellable by the Underwriters or the Insured except in the event of non-payment of premium where the Underwriters may cancel this Insurance at their discretion in the manner set out below.

In the event of non-payment of premium this Insurance may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Insured or via the Insured's Broker by registered, certified, or other first class mail, at the Insured's address as shown in the Risk Details, written notice stating when, not less than fifteen (15) days thereafter, the cancellation shall be effective. The mailing of such notice shall be sufficient proof of notice and this Insurance shall terminate at the date and hour specified in such notice.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

21. ARBITRATION

If the Insured and the Underwriters fail to agree in whole or in part regarding any aspect of this Insurance, each party shall, within ten (10) days after the demand in writing by either party, appoint a competent and disinterested arbitrator and the two (2) chosen shall before commencing the arbitration select a competent and disinterested umpire.

The arbitrators together shall determine such matters in which the Insured and the Underwriters shall so fail to agree and shall make an award thereon and if the Arbitrators fail to agree, they will submit their differences to the umpire. .

The parties to such arbitration shall pay the arbitrators respectively appointed by them and bear equally the expenses of the arbitration and the charges of the umpire.

22. LEGAL ACTION AGAINST THE UNDERWRITERS

No one may bring a legal action against the Underwriters unless:

There has been full compliance by the Insured with all of the terms of this Insurance; and The action is brought within two (2) years after the expiry or cancellation of this Insurance.

23. MATERIAL CHANGES

The Insured must notify the Underwriters of any change of circumstances which would materially affect this Insurance.

24. EXPERTS FEES

This Insurance includes, within the Sum Insured stated in the Risk Details, the necessary and reasonable fees of architects, surveyors, consulting engineers and other professional experts which are incurred in reinstating or repairing the property insured following loss or damage covered under this Insurance.

25. LAW

As stated in the Risk Details.

26. JURISDICTION

As stated in the Risk Details.

LMA3092 (amended)

17 February 2010

Gross Profits Business Interruption Extension

In consideration of the premium paid, and subject to the EXCLUSIONS, CONDITIONS AND LIMITATIONS of the Policy to which this Extension is attached, and also to the FOLLOWING ADDITIONAL CONDITIONS, EXCLUSIONS AND LIMITATIONS, this Policy is extended to cover loss resulting from necessary Interruption of Business caused by Direct Physical Loss or Damage, as covered by the Policy to which this Extension is attached, of or to the Property Insured.

In the event of such Direct Physical Loss or Damage (hereinafter termed "Damage"), the Underwriters shall, to the extent and in the manner hereinafter provided, indemnify the Insured in respect of the loss of Gross Profits due to Reduction in Turnover and Increase in Cost of Working as follows:

The amount payable as indemnity hereunder shall be:

- a) In respect of Reduction in Turnover: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Turnover;
- b) In respect of Increase in Cost of Working: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the Reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the Indemnity Period in respect of such Standing Charges as may cease or be reduced in consequence of the Damage;

PROVIDED ALWAYS THAT:

1. If the Sum Insured by this Extension shall be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover, the amount payable hereunder shall be proportionately reduced.
2. If any Standing Charges of the Business be not insured by this Extension then, in computing the amount recoverable hereunder as Increase in Cost of working, that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and the Insured Standing Charges bears to the sum of the Net Profit and all the Standing Charges.
3. If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the Premises for the benefit of the Business, either by the Insured or by others on the Insured's behalf, the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Note: To the extent that the Insured is accountable to the tax authorities for Value Added Tax all terms in this Extension shall be exclusive of such tax.

Definitions

1. Gross Profit

The sum produced by adding to the Net Profit the amount of the Insured Standing Charges, or if there is no Net Profit the amount of the Insured Standing Charges less such a proportion of any net trading loss as the amount of the Insured Standing Charges bears to all the Standing Charges of the Business.

2. The Business

As specified in the Gross Profits Business Interruption Schedule.

3. Insured Standing Charges

As specified in the Gross Profits Business Interruption Schedule.

4. Turnover

The money paid or payable to the Insured for goods sold and delivered and for services rendered in the course of the Business at the Premises.

5. Indemnity Period

The Period beginning with the occurrence of the Damage and ending not later than the last day of the period as specified in the Gross Profits Business Interruption Schedule under the title of "Indemnity Period" during which the results of the Business shall be affected in consequence of the Damage.

6. Rate of Gross Profit

The Rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the Damage

7. Annual Turnover

The Turnover during the twelve months immediately before the date of the Damage

8. Standard Turnover

The Turnover during that period in the twelve months immediately before the date of the Damage which corresponds with the Indemnity Period

to which such adjustments shall be made as may be necessary to provide for the trend of the Business and for variations in or special circumstances affecting the Business either before or after the Damage or which would have affected the Business had the Damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the Damage would have been obtained during the relative period after the Damage.

9. Normal

The condition that would have existed had no Damage occurred.

Conditions

1. Damage

No claim shall be payable under this Extension unless and until a claim has been paid, or liability admitted, in respect of Damage which gave rise to necessary Interruption of Business.

This Condition shall not apply if no such payment shall have been made, or liability admitted, solely owing to the operation of a Deductible.

2. Values Declared (and Incorrect Declaration Penalty)

The premium for this Extension has been based on a statement of individual values declared to and agreed by the Underwriters at the inception of the Policy and stated in the Gross Profits Business Interruption Schedule.

If any of the individual values declared are less than the equivalent amount of the Co-insurance percentage, as stated in the Gross Profits Business Interruption Schedule, of the Interruption of Business values, then any recovery otherwise due hereunder shall be reduced in the same proportion that the individual value(s) declared bear to the value(s) that should have been declared and the Insured shall co-insure for the balance.

3. Due Diligence

The Insured shall use due diligence and do all things reasonably practicable to minimise any interruption of or interference with the Business and to avoid or diminish the loss, whether by taking other premises or by other means.

Exclusions

This Extension does not insure against:-

1. increase in loss resulting from interference at the insured premises, by strikers or other persons, with rebuilding, repairing or replacing the property or with the resumption or continuation of operation;
2. increase in loss caused by the suspension, lapse or cancellation of any lease, license, contract or order;
3. increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property insured hereunder;
4. loss of market or any other consequential loss.

LMA5081

5 September 2007

Coverage Extensions

1. Looting post loss

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Extension is attached this Policy is extended to indemnify the Insured, within the Sum Insured, for losses incurred from looting following an insured peril within a radius of 1 (one) mile of the insured premises.

The term "Looting" means the theft of or taking of goods by force immediately following the occurrence of an insured peril where such theft or taking of goods by force would not have occurred but for the occurrence of such an insured peril.

2. Transit

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to Which this Extension is attached and also subject to the following additional Exclusions and Conditions, this Policy is extended to insure the personal property of the Insured or of others which is in the Insured's care, custody, and control and for which the Insured is legally liable, whilst in transit on land within the United States and Canada against Damage occurring during the Period of Insurance.

No cover is given under this Extension for Business interruption, delay, loss of market or loss of use.

Sums insured under this extension are limited to 10% of the property values or the policy limit (whichever the lesser) capped at a maximum of USD 500,000 any one occurrence and in the aggregate for the period of the policy.

3. Pollutant and Contaminant Clean Up

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Extension is attached and also subject to the following additional Exclusions and Conditions this Policy is extended to insure against Damage, or Consequential Loss directly or indirectly arising from or in consequence of the seepage and/or discharge of pollutants or contaminants including but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

Sums Insured under this extension is sub-limited to USD 2,500,000 any one occurrence and in the aggregate for the period of this Policy

The Following extensions are only applicable where business interruption coverage is provided as declared in the schedule. Please note they do not apply where only ICOW coverage has been declared.

4. Threat or Hoax of an insured peril

Loss resulting from interruption of or interference with the Insured, caused by:

- a) Prevention of access to and/or from; or
- b) Evacuation of; or
- c) Emergency lockdown of

The Insured premises by order or action of any lawfully constituted authority provided that such order is a direct result of either of the following:

1. A specific threat or hoax to inflict Bodily Injury to a person or persons; and/or
2. A specific threat or hoax to damage, destroy or contaminate any property:

within half (1/2) a mile of the Insured Premises.

In the event that 1. and/or 2.

- a) occur at the Insured premises; or
- b) Are made against the Insured (including its employees, directors, partners and/or officers), their owners and/or tenants or the Insured Premises.

Then this insurance will cover b) and c) above without a prior order by a lawfully constitutes authority, providing that the Insured subsequent reports such activity or threat to a lawfully constituted authority and such threat or hoax is confirmed in writing by the lawfully constituted authority.

Subject to a 24-hour waiting period any one occurrence.

Sum Insured subject to a maximum limit of USD 2,500,000 each occurrence and in the policy aggregate

5. Denial of Access

This Policy extends to indemnify the Insured in accordance with The Business Interruption Extension if the Insured's business is interrupted by or interfered with as a result of Damage as insured under this Policy to property, whether belonging to the Insured or not, but within a radius of 1 (one) mile of the insured premises for up to a maximum of 30 days Indemnity Period.

And

by order of a civil, military or security authority operating on behalf or in support of a government or governing authority in response to an act of Terrorism or Sabotage occurring within a radius of 1 (one) mile of the insured premises that prevents or hinders the use of or access to the insured property whether the premises or property of the insured will be damaged or not for up to a maximum of 30 days Indemnity Period.

Sums insured under this extension are sub-limited to 20% of the Business Interruption value or USD 2,500,000 whichever the lesser, any one occurrence and in the aggregate during the Policy Period

6. Specified suppliers' and customers' extension

This Policy extends to include loss as insured by this Policy resulting from Damage as insured against under this Policy to property of a type not excluded by this Policy which prevents any of the Insured's direct customers or receivers or direct suppliers, manufacturers or processors of components, goods, materials and/or services anywhere in the United Kingdom, as specifically declared and named individually to the Insurers from rendering the said components, materials and/or services.

As per schedule of values sent to Distinguished programs crisis management and held on file.

Sums Insured under this extension are sub-limited to USD 2,500,000 any one occurrence and in the aggregate during the Policy Period.

7. Un-Specified suppliers' and customers' extension

This Policy extends to include Business Interruption loss as insured by this Policy resulting from Damage as insured against under this Policy to property of a type not excluded by this Policy which prevents any of the Insured's direct customers or receivers or direct suppliers, manufacturers or processors of components, goods, materials and/or services anywhere in the United States and Canada, which have not been declared and named individually to the Insurers at the inception of this Policy from rendering the said components, materials and/or services.

Sums Insured under this extension are sub-limited to USD 500,000 any one occurrence and in the aggregate during the Policy Period.

8. Failure of Utilities extension clause

This Policy extends to include Business Interruption loss as insured by this Policy resulting from Damage as insured against under this Policy occurring during the Period of Insurance at or within a radius of 1 mile of the Location Insured to

- i. Electrical transmission lines or other electrical equipment, gas, telecommunications, fuel, water, steam, refrigeration, sewage or other transmission lines, or related plant, substations or equipment, or,
- ii. Dams, reservoirs, or equipment connected therewith when water, used as a raw material or used for power or for other manufacturing purposes, stored behind such dams or reservoirs is released from storage.

Sums Insured under this extension are sub-limited to USD 2,500,000 any one occurrence and in the aggregate during the Policy Period.

9. Loss of attraction

This Policy extends to indemnify the Insured in accordance with The Business Interruption Extension if the Insured's business is interrupted by or interfered with as a result of the occurrence of an insured peril that:

- a) Intends to and/or causes harm to a person or group of people.

And/or

- b) Involves the use of a vehicle, a knife or any other weapon at a "Signature Property" located within a radius of one (1) mile of the Insured Location, whether or not there is Damage to the signature Property.

No coverage will be provided under this Extension for the same period of time that coverage is being provided in respect of the same insured location under the separate Denial of Access Extension.

The words "Signature Property" will mean:

a property or location outside of the Insured Location that attracts business to the Insured Location but is limited to:

- Transportation hubs
- Iconic or historic buildings open to the public
- National monuments
- Stadia, sports and entertainment venues
- Shopping malls
- Office complexes with buildings of over 10 stories
- Hotels with more than 150 beds

Sums Insured under this extension are sub-limited to USD 2,500,000 any one occurrence and in the aggregate during the Policy Period.

10. Brand Rehabilitation

Following an insured peril occurring at or within a radius of 1 (one) mile of the Location insured, whether or not causing physical damage to property insured herein, insurers will indemnify the Insured for the necessary and reasonable costs of:

- a) Advertising and/or
- b) Public Relations Consultancy
incurred solely for reducing any claim for Interruption of Business, starting immediately from the date of damage and up to a maximum of 30 (thirty) days.

Coverage under this Extension only applies where not otherwise provided for by any other extension to this policy.

Sums Insured under this extension are sub-limited to USD 250,000 any one occurrence and in the aggregate during the Policy Period.

The Following extensions apply only to residential assets as provided to the coverage holder in the schedule.

11. Alternative accommodation

The Insurers will pay to the Insured as indemnity the cost of an alternative accommodation in the event of a residential building or residential portion of a commercial building insured hereby being uninhabitable or access being prevented to such property upon loss or destruction of/or Damage by an insured peril to the property or by an act of Terrorism or Sabotage that:

- a) Intends to and/or causes harm to a person or group of people.
And/or
- b) Involves the use of a vehicle, a knife or any other weapon
which shall prevent or hinder the use thereof or access thereto whether the premises or property of the insured shall be damaged or not up to a maximum of 30 days indemnity period

This is to include:

Rent Receivable as defined within the "Schedule"

'or'

The reasonable additional cost of comparable accommodation that is incurred by the lessee or owner for any resident including pets which normally live in the Building until the said property is habitable or accessible.

Subject to a maximum of 12 months or 35% of the buildings declared value whichever lesser in respect of damage to an insured property and a maximum of **GBP 7,500 per occurrence and £50,000** in the annual aggregate for any non-damage occurrence.