

## Loss Or Damage Caused By Riot And Strike (RSMD)

1. Insurance under this section shall extend to cover Riot and Strike damage which for the purpose of this section shall mean (subject always to the article hereinafter contained) loss of, or damage to the property insured directly caused by:
  - 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) not being an occurrence mentioned in Article 4 of this section.
  - 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.
  - 1.3 The willful act of any striker or locked out worker done in furtherance of a strike or in resistance to a lockout.
  - 1.4 The action of any lawfully constituted Authority in preventing or attempting to prevent any such act or minimizing the consequences of any such act.
2. The insurance under this section does not cover:
  - 2.1 Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or of any description whatsoever.
  - 2.2 Loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.
  - 2.3 Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition of any lawfully constituted authority.
  - 2.4 Loss or damage occasioned by permanent or temporary dispossession of any building resulting from that unlawful occupation by any person of such building.
  - 2.5 Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.

Provided nevertheless that the Company is not relieved under article 2.3 or 2.4 above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.
3. This insurance does not cover any loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel. For the purpose of this article 3. Only combustion shall include any self-sustaining process of nuclear fusion.
4. This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrence, namely:
  - 4.1 War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
  - 4.2 Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence.
5. Unless otherwise expressly stated in the Policy this insurance does not cover:

- 5.1 Goods held in trust or in commission
- 5.2 Bullion or unset precious stones
- 5.3 Any curiosity or work of art for an amount exceeding English £ 20
- 5.4 Manuscripts, plans, drawings or designs, patterns, models or moulds.
- 5.5 Securities, obligations, or documents of any kind, stamps ; coined or paper money, cheque, books of account or other business books
- 5.6 Explosives

If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other perils insured by this Section be of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable share of the amount of the loss accordingly. Every item if more than one. Of the Policy shall be separately subject to this condition.

The general conditions and exclusions of this policy shall apply in all respect unless the article of this section expressly varies it.

The article of this section herein shall apply only to the insurance granted by this extension and the Conditions of the Policy shall apply in all respects to the insurance granted by the Policy as if this section had not been made thereon.

In any action suit or other proceeding, where the Company alleges that by reason of the provisions of Article 4 of this section any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

This section shall automatically be suspended and be of no effect in any curfew area from 24.00 hours on the third consecutive day in which there is a curfew imposed any where in Indonesia by the authorities as a result of any of the events described herein and shall remain inoperative for any day or days on which the curfew continues to be enforced it shall automatically be reinstated on the complete lifting of curfew impositions by the authorities but the insured shall not be entitled to any refund of premium for the period during which this endorsement is inoperative insured shall not be entitled to any refund of premium for the period during which this endorsement is inoperative.