

War and Civil War Exclusion Verbiage update

Residential Policy

Section I – Property Coverages

Loss or damage not insured (Page 8)

We do not insure:

3. loss or damage resulting from, contributed to or caused directly or indirectly or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Section II – Comprehensive Personal Liability Coverage

Loss or damage not insured (Page 15)

You are not insured for claims:

1. resulting from, contributed to or caused directly or indirectly or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.