

War and Civil War Exclusion Verbiage update

Tenants Basic or Comprehensive Policy

Section 1 – Tenants Basic Form Coverages

Loss or damage not insured by Section I

Coverage D – Additional Living Expenses (Page 5)

You are not insured for any claim arising from evacuation resulting from:

3. 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.

EXCLUSIONS – SECTION I (Page 9)

Loss or damage not insured:

9. 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 1 – Tenants Comprehensive Form Coverages

Loss or damage not insured by Section I

Coverage D – Additional Living Expenses (Page 16)

You are not insured for any claim arising from evacuation resulting from:

3. 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.

EXCLUSIONS – SECTION I (Page 19)

Nor do we insure loss or damage:

16. 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 - Liability Coverage

EXCLUSIONS – SECTION II (Page 30)

We do not insure claims arising from:

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.

Section III – OPTIONAL COVERAGES

EXCLUSIONS – SECTION II (Page 30)

We do not insure loss or damage caused by or resulting from:

7. 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.