



Terrorism

Every business and individual is at risk from terrorist attacks, and not just in capital cities. A lone terrorist, armed only with a car or handheld weapon, can cause widespread injury and property damage. However, you don't need to be directly targeted to be severely affected. Terrorist attacks can cripple a much wider area: even if not directly affected, you could face business interruption due to denial of access, loss of attraction, and the threat of further terrorist attacks.

Coverage(s);

Terrorism

Unlawful use of violence against a person(s) or property including; policy objectives.

Sabotage

Deliberate subversion to cause harm or destruction of property.

Mutiny

A willful resistance by member of legally armed of peace-keeping force to a superior officer.

Malicious damage

It is the damage caused on purpose to the property of another person.

Strikes, Riots and Civil Commotion

A Takaful clause referring to loss or damage directly caused by strikers, locked-out workmen, person's participation in labor disturbances, and riots of various kinds.

Insurrection, Revolution and Rebellion

Deliberate, organized and open resistance, by force and arms, to the laws or operation of a sovereign government committed by its citizens or subject and/or rising a sovereign government or other authority.

War

A contest by force between two or more sovereign nation, carried on for any purpose, declared or undeclared. Civil War, shall mean an internecine war, or war carried on between or among opposing citizens of the same country or nation.

Exclusions:

Policy to be issued on FIRST LOSS BASIS.

Cover is in conjunction to a Standard Fire Policy.