

Tea Crop Insurance Policy

STRIKES, RIOTS AND CIVIL COMMOTIONS CLAUSE (Inland transit not in Conjunction with Ocean Going Voyage)

RISKS COVERED

1. Subject otherwise to the terms, conditions and warranties of the Policy on goods against transit risk, this insurance covers, except as provided in Clause 2 below, loss of or damage to the subject matter insured caused by
 - 1.1 Strikes, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions.
 - 1.2 any terrorist or any person acting from a political motive.

EXCLUSIONS

2. In no case shall this insurance cover
 - 2.1 loss damage or expense proximately caused by delay inherent vice or nature of the subject matter insured.
 - 2.2 loss damage or expense proximately caused by absence, shortage or withholding of labour of any description whatsoever during any strike, lockout, labour disturbances, riot or civil commotion
 - 2.3 any claim for expenses arising from delay or other consequential or indirect loss or damage of any kind
 - 2.4 loss damage or expenses caused by war, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power.