

DENIAL OF ACCESS / NON-DAMAGE CLAUSE

Interruption or interference with the business in consequence of restriction of access to the premises for a period of more than 4 (four) consecutive hours directly arising from actions taken by or notified to a civil authority as a result of danger or a disturbance in the vicinity of the premises shall be deemed to be loss resulting from damage to property used by the insured at the premises subject to a limit of liability of each and every loss.

Special Conditions:

1. Loss as insured by this extension is limited to loss during the period in which such actions restrict access to the insured's premises.
2. This policy does not cover loss resulting from actions by a civil authority:
3. in consequence of physical damage to property;
4. in consequence of strikes, picketing or notifiable disease;
5. of which the insured has been given prior notice.