

## EVENT DEFINITION

1. For the purposes of this insurance agreement, an event shall include all insured losses which arise directly from the same cause and which occur during the same period of time and in the same area. Such cause is understood to be the peril which directly occasions the losses or where there are several perils which, in an unbroken chain of causation, have occasioned the losses, the peril which triggered the chain of causation.

For example, as long as they are covered by this insurance agreement, losses occasioned by the perils set out below at letters (a) to (f) shall constitute single events:

- storm due to an atmospheric disturbance usually so designated by a meteorological institute,
- hail and/or thunderstorms and/or tornadoes due to an atmospheric disturbance,
- earthquake, tsunami, volcanic eruption,
- flood by one and the same instance of high water which may have more than one peak and which may occur in one or more bodies of water,
- conflagration,
- Strike, riot, civil commotion or violent demonstration occurring within the boundaries of one city, town or village.

2. If the number of events cannot be determined according to paragraph 1, the following hours clause is then applied. An event shall thus encompass a continuous period of time starting with the occurrence of the insured's first individual loss and lasting.

- 24 hours for perils mentioned under 1(b)
- 72 hours for perils mentioned under 1(a) and (e)
- 504 hours for perils mentioned under 1(d)
- 168 hours for perils mentioned under 1(c) and (f) as well as those perils not referred to in paragraph 1 but covered by this insurance agreement.

In the case of differing perils which are not connected to each other by an unbroken chain of causation, the applicable number of hours corresponds to those of the peril which has caused the largest amount of damages.

3. In the case of more than one event, if it is impossible to allocate any losses, the insured shall allocate them to the event whose cause is most likely to have occasioned them.

4. In case of uncertainty over scientific issues, the parties agree to seek expert advice from a neutral and recognized organization.