

War and Civil War Exclusion Clause Endorsement
Residential Policy

Part 1 – Property Coverage

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, the following Loss or Damage not Insured, Perils Excluded segments are amended as follows:

Section 1 – Residential Property Coverage

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, the following Perils Excluded,

- a. Residential Property Plus Form – Perils Excluded 15,
- b. Residential Property Broad Form
 - i. A. Dwelling Building and Detached Private Structures – Perils Excluded 12 and
 - ii. B. Residential Personal Property – Broad Form – Perils Excluded 11, and
- c. Residential Property Standard Form – Perils Excluded 13,

are amended to read as follows:

“We’ do not insure against loss or damage resulting from, contributed to or caused directly or indirectly:

1. 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.