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<b>Name of the Clause:</b>	Institute Strikes Riots and Civil Commotions Clauses (Corn Trade)		
<b>Subject of the Clause:</b>	Self explanatory in the policy.		
<b>Category :</b>	Cargo		
<b>Number:</b>	Clause 158	<b>Date:</b>	1 <sup>st</sup> January 1961
<b>Country:</b>	United Kingdom	<b>Issued by:</b>	See the Policy
<b>Comments:</b>			

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## INSTITUTE STRIKES RIOTS AND CIVIL COMMOTIONS CLAUSES (CORN TRADE)

1. This policy covers loss of or damage to the property hereby Insured caused by
  - (a) strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions ;
  - (b) persons acting maliciously,
2. Warranted free of
  - (i) loss or damage proximately caused by
    - (a) delay, inherent vice or nature of the property hereby Insured :
    - (b) the absence, shortage or withholding of labour of any description whatsoever during any strike, lock-out, labour disturbance, riot or civil commotion;
  - (ii) any claim for expenses arising from delay except such expenses as would be recoverable in principle in English law and practice under York-Antwerp Rules, 1950:

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- (iii) loss or damage called by hostilities warlike operations civil war, or by revolution rebellion insurrection or civil strife arising therefrom.
3. This Insurance attaches from the time the goods leave the warehouse at the place named in the policy for the commencement of the transit and continues until the goods are delivered to the Consignees' or other final warehouse at the destination named in the policy.
4. Subject to the provisions of Clause 5 hereunder this insurance shall remain in force during
- (i) deviation, delay beyond the control of the Assured, forced discharge, re-shipment and transhipment ,
  - (ii) any other variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment.
5. If owing to circumstances beyond the control of the Assured either the contract of afreightment is terminated at a port or place other than the destination named therein or the adventure is otherwise terminated before delivery of the goods into Consignees' or other final warehouse at the destination named in the policy, then, provided notice is given immediately after receipt of advices and subject to an additional premium if required, this Insurance shall remain in force
- (i) until the goods are sold and delivered at such port or place  
or
  - (ii) if the goods are forwarded to the destination named in the policy or to any other destination, until the goods have arrived at Consignees or other final warehouse at such destination.
6. General Average and Salvage Charges payable (subject to the terms of these clauses) according to Foreign Statement or York-Antwerp Rules if in accordance with the contract of afreightment.
7. Claims for loss or damage within the terms of these clauses shall be payable without reference to conditions of average.
8. Held covered at a premium to be arranged in case of change of voyage or of any omission or error in the description of the Interest vessel or voyage
9. It is a condition of this Insurance that the Assured shall act with reasonable despatch in all circumstances within their control.

**NOTE.-It is necessary for the Assured when they become aware of an event which is "held covered" under this policy to give prompt notice to Underwriters and the right to such cover is dependent upon compliance with this obligation.**