AMERICAN INSTITUTE ENDORSEMENT FOR OPEN POLICIES (CARGO) STRIKES, RIOTS & CIVIL COMMOTIONS (APRIL 3, 1980) 87B-109B

To be attached to and form a part of Policy No of	
Insuring	

S. R. & C. C. ENDORSEMENT (Form No. 9)

THIS INSURANCE ALSO COVERS:

- damage, theft, pilferage, breakage or destruction of the property insured directly caused by strikers, locked-out workmen, or persons
 taking part in labor disturbances or riots or civil commotions; and,
- (2) destruction of, or damage to, the property insured directly caused by vandalism, sabotage or malicious act, which shall be deemed also to encompass the act or acts of one or more persons, whether or not agents of a sovereign power, carried out for political, terroristic or ideological purposes and whether any loss, damage or expense resulting therefrom is accidental or intentional; PROVIDED that any claim to be recoverable under this sub-section (2) be not excluded by the FC&S warranty in the policy to which this endorsement is attached.

While the property insured is at risk under the terms and conditions of this Insurance within the United States of America, the Commonwealth of Puerto Rico, the Canal Zone, the Virgin Islands and Canada, this insurance is extended to cover damage, theft, pilferage, breakage or destruction of the property insured directly caused by acts committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations, provided such agent is acting secretly and not in connection with any operation of military or naval armed forces in the country where the described property is situated.

Nothing in this endorsement shall be construed to include or cover any loss, damage, deterioration or expense caused by or resulting from:

- a. change in temperature or humidity.
- b. the absence, shortage, or withholding of power, fuel, or labor of any description whatsoever during any strike, lockout, labor disturbance, riot or civil commotion.
- c. delay or loss of market.
- d. hostilities, warlike operations, civil war, revolution, rebellion or insurrection, or civil strife arising therefrom, except to the limited extent that the acts of certain agents acting secretly have been expressly covered above.
- e. any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

The Assured agrees to report all shipments attaching under this cover and to pay premiums therefrom at the rates established by the Assurer from time to time.

This endorsement may be cancelled by either party upon forty-eight hours written or telegraphic notice to the other party, but such