
Sabotage & Terrorism Policy wording



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INSURING CLAUSE 1 (PHYSICAL DAMAGE)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures property as stated in the Schedule attaching to and forming part of this Policy (hereinafter referred to as the "Schedule") against physical loss or physical damage occurring during the period of this Policy caused by an Act of Terrorism and/or an Act of Sabotage, as herein defined.

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an Act of Sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

COVERAGE EXTENSIONS APPLICABLE TO INSURING CLAUSE 1

Notwithstanding any provision to the contrary within this Policy, it is understood and agreed that this Policy includes cover against physical loss or damage to property insured directly caused by the actions of the government of the state (or its Military Authority) where the property insured is located, in suppressing, controlling or minimizing the consequences of an Act of Terrorism and / or an Act of Sabotage as insured by the Policy. Underwriters will only provide cover if such physical loss or damage is directly caused by the actions of the government of the state (or its Military Authority) where the property insured is located and such physical loss or damage take place during the Occurrence of an Act of Terrorism and / or an Act of Sabotage.

If the Insured is eligible for compensation or indemnity under any government compensation plan or other similar scheme in respect of the physical loss or damage described above, this Policy shall be excess of any payment due from such plan or scheme.

"Military Authority" shall mean a military or security authority operation on behalf of a state recognised by the United Nations.

1. MISCELLANEOUS UNNAMED LOCATIONS

This Policy covers any location owned, leased or rented by the Insured within the Policy territory which is not individually named or identified on file or schedule, provided that values for such property have been declared to Underwriters.

The liability of the Underwriters under this extension shall not exceed the Sub Limit as shown in the Schedule any one occurrence.

Notwithstanding anything contained in the aforementioned, this clause does not extend to include any property located in any of the **Referral Areas**.

2. AUTOMATIC ADDITIONS

It is hereby understood and agreed that any increase in value at a declared location is covered automatically. The Insured may submit details to underwriters of all additions / deletions from the schedule of insured properties declared at inception, at expiry of the contract.

This clause is subject to the following provisions:

- 2.1 Subject to increases in declared values not exceeding the sublimit shown in the schedule.
- 2.2 Any additional locations in countries not covered on the schedule of insured properties declared at inception are subject to prior agreement of Underwriters.
- 2.3 Additional or return premiums to be calculated at terms to be agreed by Underwriters.

Notwithstanding anything contained in the aforementioned, this clause does not extend to include any property located in any of the **Referral Areas**.

3. DEMOLITION AND INCREASED COST OF CONSTRUCTION

If at the time of any physical loss or physical damage insured by this Policy there is in force any law, ordinance, rule or regulation regulating the construction, repair, replacement or use of Insured Property, then this Policy is extended to cover:

- 3.1 the additional loss sustained in demolishing any undamaged portion of the buildings or structures necessitated by such law, ordinance, rule or regulation; and
- 3.2 the cost incurred in actually rebuilding both the damaged and demolished portions of such buildings or structures in a manner to satisfy the minimum requirements of the enforcement of such law, ordinance, rule or regulation.

No liability is assumed under this provision for any increase of loss associated with the enforcement of any law or ordinance, which requires the Insured, or others, to:

- 3.3 test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess, the effects of hazardous substances or contaminants other than as already provided for herein; or
- 3.4 install process improvements or process modifications to property, when either is required or performed to comply with either Occupational Safety and Health Administration regulations or other similar workplace safety regulations, or Environmental Protection Agency, or other similar environmental regulations.

The total liability under this provision shall not exceed the actual expenditure incurred in demolishing the undamaged portion of the building(s) or structure(s) involved, plus the lesser of the following:

- 3.5 the actual expenditure incurred, not including the cost of land, in rebuilding on another site; or
- 3.6 the cost of rebuilding on the same site.

Subject to the deductible, Underwriters total liability under this provision shall not exceed the sublimit as shown in the schedule.

4. FIRE BRIGADE CHARGES AND EXTINGUISHING EXPENSES

This Policy is extended to cover the reasonable expenses charged by fire, police or other emergency services, and other extinguishing expenses and the costs of refilling any fire extinguishing appliances solely in consequence of physical loss or physical damage insured by this Policy.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sublimit in the schedule.

5. PROFESSIONAL FEES

This Policy covers the actual costs incurred by the Insured of reasonable fees payable to the Insured's Architects', Surveyors', Consulting Engineers' or other professional fees which are necessarily incurred in the reinstatement of the Insured Property consequent upon its loss or damage as insured by this Policy. Coverage will not include the fees and costs for preparing any claim.

The amount payable for such fees shall not exceed those authorised by the appropriate professional body.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule.

6. EXPEDITING EXPENSES

This Policy extends to include extra charges such as overtime, night work, including while been done on Public Holidays, costs incurred in the provision of extra plant test equipment and the like and express freight or other rapid means of transportation including air freight provided that such extra charges are incurred in connection with any physical loss or damage occurring during the period of this Policy caused by an Act of Terrorism and/or an Act of Sabotage to the property insured hereunder.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule.

7. LEASEHOLD INTEREST

This Policy is extended to cover:

7.1 The pro rata proportion from the date of loss to expiration date of the lease (to be paid without discount) on the Insured's interest in:

- 7.1.1 the amount of bonus paid by the Insured for the acquisition of the lease which is not recoverable under the terms of the lease for the unexpired term of the lease;
- 7.1.2 improvements and betterments to real property during the unexpired term of the lease which is not covered under any other section of this Policy;
- 7.1.3 the amount of advance rental paid by the Insured and not recoverable under the terms of the lease for the unexpired term of the lease; when insured property is rendered wholly or partially untenable as a direct result of physical damage caused by an Act of Terrorism and/or an Act of Sabotage occurring during the period of this Policy and the lease is cancelled by the lessor in accordance with the conditions of the lease or by statutory requirements of the appropriate jurisdiction in which the damaged or destroyed property is located; and
- 7.1.4 "Interest of the Insured as Lessee or Lessor" when insured property is rendered wholly or partially untenable by an Act of Terrorism and/or an Act of Sabotage occurring during the period of this Policy and the lease is cancelled by the party not the Named Insured under this Policy in accordance with the conditions of the lease or by statutory requirements of the appropriate jurisdiction in which the damaged or destroyed property is located.
- 7.1.5 The "Interest of the Insured as Lessee or Lessor" as referred to herein shall be paid for the first three months succeeding the date of the loss and the "Net Lease Interest" shall be paid for the remaining months of the unexpired lease.

7.2 Definitions:

The following terms, wherever used in this Policy shall mean as follows:

- 7.2.1 the "Interest of the Insured as Lessee" is defined as:
- 7.2.2 the excess of the rental value of similar premises over the actual rental payable by the lessee (including any maintenance or operating charges paid by the lessee) during the unexpired term of the lease, and
- 7.2.3 the rental income earned by the Insured from sublease agreements, to the extent not covered under any other section of this Policy, over and above the rental expenses specified in the lease between the Insured and the lessor.

7.3 the "Interest of the Insured as Lessor" is defined as the difference between the rents payable to the lessor under the terms of the lease in effect at the time of loss and the actual rent collectible by the

lessor during the unexpired term of the lease provided the lease is cancelled by the lessee, to the extent not covered under any other section of this Policy.

7.4 "Net Lease Interest" is defined as that sum, which placed at 6% interest compounded annually will be equivalent to the "Interest of the Insured as Lessee or Lessor".

7.5 Underwriters shall not be liable for any increase of loss which may be occasioned by the suspension, lapse or cancellation of any license or by the Insured exercising an option to cancel the lease.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule.

8. INLAND TRANSIT

Subject to all terms and conditions of this Policy the Underwriters will indemnify the Insured in respect of physical loss or damage caused by an Act of Terrorism and/or an Act of Sabotage occurring during the period of this Policy to goods whilst in transit by road rail or inland waterway including loading and unloading and temporary storage in course of transit. The Underwriters' liability shall be the cost of repairing replacing or reinstating the goods (whichever is the least) with property of like kind and quality together with such costs and charges as may have accrued and become legally due thereon.

The Underwriters will also indemnify the Insured in respect of any reasonable cost incurred in clearance of the debris of the goods and its container following physical loss or damage caused by an Act of Terrorism and/or an Act of Sabotage occurring during the period of this Policy to the goods or its container provided this cost is not recoverable under another Policy or from any other source.

EXCLUSIONS

The Underwriters will not be liable for physical loss or damage to goods in transit

1. by air or sea
2. countries not covered on the schedule of insured values declared at inception
3. resulting from atmospheric or climatic conditions unless reasonable precautions have been taken to protect the goods against such conditions
4. arising as a result of packing being inadequate to withstand normal handling during transit or due to insufficient labelling or incorrect addressing
5. carried by the Insured for hire or reward
6. by theft or attempted theft of goods from any vehicle
7. resulting from any cause which is otherwise excluded by this Policy.

9. UNINTENTIONAL ERRORS OR OMISSIONS

If direct physical loss or physical damage caused by an Act of Terrorism and/or an Act of Sabotage occurring during the period of this Policy is not payable under this Policy solely due to an unintentional error or omission:

9.1 in the description of where insured property is physically located;

9.2 to include any location:

9.2.1 owned, rented, leased, constructed or used by the Insured on the effective date of this Policy; or

9.2.2 purchased, rented, leased, constructed or used by the Insured during the term of this Policy; or

9.3 that results in cancellation of the property insured under this Policy; this Policy covers such direct physical loss or physical damage, to the extent it would have provided coverage had such error or unintentional omission not been made.

It is a condition of this Additional Coverage that any error or unintentional omission be reported by the Insured to the Underwriters when discovered and corrected.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule.

Notwithstanding anything contained in the aforementioned, this clause does not extend to include any property located in any of the **Referral Areas**.

10. DEBRIS REMOVAL AND COST OF CLEANUP EXTENSION

10.1 In the event of direct physical loss or damage occurring during the period of this Policy caused by an Act of Terrorism and/or an Act of Sabotage to the property insured hereunder, this Policy (subject otherwise to its terms, conditions and exclusions) also insures:

expenses reasonably incurred in removal of debris of the property insured hereunder destroyed or damaged from the location of the loss; and/or

cost of cleanup, at the location of the loss, made necessary as a result of such direct physical loss or damage;

provided that this Policy does not insure against the costs of decontamination or removal of water, soil or any other substance not covered by this Policy on or under such premises.

10.1.1 It is a condition precedent to recovery under this extension that this Underwriter shall have paid or agreed to pay for direct physical loss or damage to the property insured hereunder. The Insured shall give notice to this Underwriter of intent to claim for cost of removal of debris or cost of cleanup no later than 12 months after the date of such physical loss or damage.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule.

11. ASBESTOS ENDORSEMENT

11.1 This Policy only insures asbestos physically incorporated in an insured building or structure, and then only that part of the asbestos which has been physically damaged during the period of insurance by one of these Listed Perils:

an Act of Terrorism and/or an Act of Sabotage

This coverage is subject to each of the following specific limitations:

11.1.1 The said building or structure must be insured under this Policy for damage by that Listed Peril.

11.1.2 The Listed Peril must be the immediate, sole cause of the damage of the asbestos.

11.1.3 The Insured must report to Underwriters the existence and cost of the damage as soon as practicable after the Listed Peril first damaged the asbestos. However, this Policy does not insure any such damage first reported to the Underwriters more than 12 (twelve) months after the expiration, or termination, of the period of insurance.

11.1.4 Insurance under this Policy in respect of asbestos shall not include any sum relating to:

11.1.5 any faults in the design, manufacture or installation of the asbestos;

11.1.6 asbestos not physically damaged by the Listed Peril including any governmental or regulatory authority direction or request of whatsoever nature relating to undamaged asbestos.

11.2 Except as set forth in the foregoing Section A, this Policy does not insure asbestos or any sum relating thereto.

INSURING CLAUSE 1 DEFINITIONS

"**Act of Terrorism**" shall mean an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

"**Sabotage**" shall mean a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

"**Insured**" shall mean the entity or entities stated in the Schedule.

"**Policy Period**" shall mean the period stated in the Schedule.

"**Underwriters**" shall mean the underwriters subscribing to this Policy.

"**Insured Location**" shall mean the locations as described in the schedule to the Policy.

"**Limit of Liability**" shall mean the Underwriters' maximum liability in a single Occurrence regardless of the number of Locations or coverages involved will not exceed the Policy limit of liability as specified in the Schedule. However, when a sub limit of liability for a Location or other specified property or coverage is shown, such sub limit will be the maximum amount payable for any loss or damage arising from physical loss or damage at such Location or involving such other specified property or such coverage.

The sub limits of liability specified in the Schedule and as may be specified elsewhere in this Policy are program sub limits of liability and are part of and not in addition to the program limit of liability over this Policy and all other program policies combined.

The sub limits of liability specified in the Schedule apply in the aggregate on a per Occurrence basis, unless otherwise specified, for all Locations and coverages combined.

The Underwriters' maximum liability (or sub limit of liability) in a single Occurrence regardless of the number of Locations or coverages involved will not exceed the Policy limit of liability as specified in the Schedule. When a limit of liability for a Location or other specified property or coverage is shown, such limit will be the maximum amount payable for any loss or damage arising from physical loss or damage at such Location or involving such other specified property or coverage.

"**Deductible**" shall mean the deductible(s) stated in the Schedule in respect of any one Occurrence. Each Occurrence shall be adjusted separately and from the amount of each adjusted loss, the Deductible shall be deducted

"**Occurrence**" shall mean any one loss and/or series of losses arising out of and directly occasioned by one Act or series of Acts of Terrorism and/or an Act of Sabotage for the same purpose or cause. The duration and extent of any one "Occurrence" shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this Policy unless the Insured shall first sustain direct physical damage by an Act of Terrorism or an Act of Sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this Policy.

INSURING CLAUSE 2 (BUSINESS INTERRUPTION)

Subject to the exclusions, limits and conditions hereinafter contained this insurance insures loss resulting from necessary Interruption of Business caused by direct physical loss or damage by an Act of Terrorism and/or an Act of Sabotage, as covered by the Policy to which this Extension is attached, to the Property Insured or to the premises in which the Property Insured is located.

In consideration of the premium paid this Contract is extended to cover loss, to the extent and in the manner set out below, resulting from total or partial interruption of The Business directly caused by Damage.

In the event of such Damage, the Underwriters will reimburse the Insured in respect of their:

1. Loss of Insurable Gross Profit; and/or
2. Increased Cost of Working;

during the Indemnity Period less any amount saved from the Insured Fixed Costs which have ceased or reduced in consequence of the Damage.

Provided always that:

1. if the sum insured by this extension as stated in the Risk Details is less than the sum produced by applying the Rate of Insurable Gross Profit to the Annual Turnover (or to a proportionately increased multiple where the Indemnity Period exceeds twelve (12) months), the amount payable hereunder shall be proportionately reduced;
2. if any of the fixed costs and overheads of The Business are not insured by this Contract (having been deducted in arriving at the Insurable Gross Profit as defined) then, in computing the amount recoverable hereunder as Increased Cost of Working, that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and Insured Fixed Costs bears to the sum of the Net Profit and all the fixed costs and overheads;
3. if during the Indemnity Period goods shall be sold or services shall be provided elsewhere for the benefit of The Business, either by the Insured or by others on the Insured's behalf, the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period;
4. in adjusting any loss, account shall be taken and an equitable allowance made if any reduction in Turnover due to the Damage is postponed by reason of the Turnover being temporarily maintained from accumulated stocks of finished goods, such finished goods shall be valued at their replacement cost;
5. if The Business is conducted in departments, the independent trading results of which can be determined, the provisions of this extension as appropriate shall apply separately to each department affected by the Damage, except that if the Sum Insured by said items is less than the aggregate of the sums produced by applying the Rate of Gross Profit for each department of The Business (whether affected by the Damage or not) to the relative Annual Turnover (or a proportionately increased multiple where the Maximum Indemnity Period exceeds twelve (12) months) the amount payable under said items shall be proportionately reduced;
6. to the extent that the Insured is accountable to the tax authorities for value added tax or other type of sales tax all terms in this extension shall be exclusive of such tax.

COVER EXTENSIONS APPLICABLE TO INSURING CLAUSE 2

1. ACCOUNTS RECEIVABLE

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Extension is attached, and also to the following additional Exclusions, Conditions and Limitation, this Policy is extended to cover:

- 1.1 all sums due to the Insured from customers, provided the Insured is unable to effect collection thereof as the direct result of physical loss of or damage to records of accounts receivable by the perils insured against under this Policy during the period of this Policy;
- 1.2 interest charges on any loan to offset impaired collections pending repayment of such sums made uncollectible by such loss or damage;
- 1.3 collection expense in excess of normal collection cost and made necessary because of such loss or damage;
- 1.4 other expenses, when reasonably incurred by the Insured in re-establishing records of accounts receivable following such loss or damage. For the purpose of this Extension, credit card company charge media shall be deemed to represent sums due the Insured from customers, until such charge media is delivered to the credit card company.

This Extension does not insure against:

- 1.5 loss due to bookkeeping, accounting or billing errors or omissions;
- 1.6 loss, the proof of which as to factual existence, is dependent upon an audit of records or an inventory computation: but this shall not preclude the use of such procedures in support of claim for loss which the Insured can prove, through evidence wholly apart therefrom, is due solely to loss or damage not otherwise excluded hereunder to records of accounts receivable;
- 1.7 loss due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of money, securities or other property but only to the extent of such wrongful giving, taking, obtaining or withholding.

When there is proof that a loss covered by this Extension has occurred but the Insured cannot accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount shall be based on the Insured's monthly statements and shall be computed as follows:

- 1.8 determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;
- 1.9 calculate the percentage of increase or decrease in the average monthly total of accounts receivable for the twelve (12) months immediately preceding the month in which the loss occurs, as compared with such average for the same months of the preceding year;
- 1.10 the amount determined under 1) above, increased or decreased by the percentage calculated under 2) above, shall be the agreed total amount of accounts receivable as of the last day of the fiscal month in which said loss occurs;
- 1.11 the amount determined under 3. above shall be increased or decreased in conformity with the normal fluctuations in the amount of accounts receivable during the fiscal month involved, due consideration being given to the experience of the business since the last day of the last fiscal month. There shall be deducted from the total amount of accounts receivable, however established, the amount of such accounts evidenced by records not lost or damaged, or otherwise established or collected by the Insured, and an amount to allow for probable bad debts which would normally have been uncollectible by the Insured. All unearned interest and service charges shall be deducted.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule.

2. BRAND REHABILITATION

In the event of Damage to property insured under this policy by an act of terrorism, the Underwriters will pay:

1. Advertising costs; and/or
2. Cost of crisis public relations consultancy

Necessarily and reasonably incurred by the insured for up to a maximum of 45 (forty-five) days starting at the time of the damage, for the sole purpose of avoiding or diminishing a reduction in turnover or resuming or maintaining normal business.

Provided that the act of terrorism giving rise to a claim under this policy results in damage hereby insured exceeding ten percent (10%) of the overall limit of liability hereon.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule.

3. CONTINGENT FINANCIAL LOSS (NAMED DIRECT CUSTOMERS AND SUPPLIERS)

Loss resulting from interruption of the business of the insured caused by damage by an act of terrorism to property, otherwise excluded by this policy, that impairs a) direct supplier (s) of goods and/or services to the insured from rendering and/or delivering their goods and/or services, or b) named direct customer (s) of goods and/or services of the insured from accepting the goods of the insured and/or services.

Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule and is subject to the waiting period stated below and a maximum indemnity period of 30 days.

Waiting period: 12 hours any one occurrence.

4. DENIAL OF ACCESS INCLUDING CIVIL OR MILITARY ORDER (INGRESS/EGRESS)

- 4.1 Loss resulting from interruption of or interference with the Business in consequence of Damage caused by an Act of Terrorism to property within 1000 metres radius of the premises, such damage to which shall prevent or hinder the use of the Premises or access thereto whether the Premises or Property Insured shall be damaged or not.
- 4.2 Loss resulting from interruption of or interference with the Business in consequence of closure, confiscation, requisition or sealing off of the Premises or any right of way by order or action of civil or military authority as a result of an Act of Terrorism which prevents or hinders the use of the Premises by the Insured.

Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule any one occurrence and in the aggregate and is subject to the waiting period stated below and a maximum indemnity period of 30 days.

Waiting period: 12 hours any one occurrence.

5. ENVIRONMENTAL IMPACT

This insurance will pay those additional costs incurred for alternative replacement material and supplies provided that the Insured can demonstrate that there is an economic reduction in carbon footprint or energy efficiency by the use of those alternative materials.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule.

6. THREAT

This Policy is extended to include if the business of the Insured is interrupted as the sole and direct result of a threat of an Act of Terrorism or Sabotage during the Policy Period which results in:

- 6.1 The evacuation of Insured Property by order of a military authority and/or public authority in response to such a threat; or
- 6.2 An evacuation of Insured Property initiated by the Insured in response to such a threat. We will only provide this cover if the threat of an Act of Terrorism or Sabotage is:
 - 6.2.1 Made against the Insured, and
 - 6.2.2 To take place at the evacuated Insured Property; and
 - 6.2.3 Reported to a military authority and/or public authority at the time such threat is made, and
 - 6.2.4 Subsequently confirmed in writing by a military authority and/or public authority;or
- 6.3 An emergency lockdown of Insured Property by order of a military authority and/or public authority in response to such a threat preventing people from exiting the Insured Property; or
- 6.4 A denial of access to Insured Property by order of a military authority and/or public authority in response to such a threat;

We will pay up to the sub-limit of liability as provided by this extension for the financial loss sustained by the Insured during the Policy Period resulting solely and directly from the financial loss at the Insured Property.

We will only provide this cover if the evacuation or emergency lockdown of an Insured Property or denial of access to an Insured Property applied for longer than the Time Deductible stated in the "Schedule".

This extension does not include any loss arising from damage caused by an Act of Terrorism or Sabotage or any costs relating thereto.

Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit in the schedule and is subject to the waiting period stated below and a maximum indemnity period of 14 days

Waiting period: 2 hours any one occurrence.

7. SERVICE INTERRUPTION / PUBLIC UTILITIES

Loss resulting from interruption of or interference with the Business caused by Damage by an Act of Terrorism, to installations and/or equipment, pipes, lines, wires and the like used for the supply of gas, electricity, water, effluent, telecommunications or internet provision services which results in failure of supply or services at the terminal ends of the service feeders or receivers or meters at the Premises. Loss arising from transmission distribution or feeder lines however, will be limited to such lines located within 1000 metres of the Insured's Premises.

Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule and is subject to the waiting period stated below and a maximum indemnity period of 30 days.

Waiting period: 12 hours any one occurrence.

8. INTERDEPENDENCY

If there is a loss at an Insured Location that involves interdependency at one or more other Insured Locations, the loss, including any resulting interdependency loss, will be adjusted based on the Business Interruption coverage that applies at the Insured Location where the physical loss or damage caused by an Act of Terrorism and/or an Act of Sabotage occurring during the period of this Policy insured herein to property of the type insured under this Policy.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule.

9. ADDITIONAL INCREASE IN COST OF WORKING EXTENSION

This Extension is subject to the Exclusions, Conditions and limitations of the Policy, including the Gross Profits Business Interruption Extension to which this Extension is attached.

In consideration of the premium paid, it is understood and agreed that the amount payable as indemnity under Gross Profits Business Interruption Extension is extended to include the following:

In respect of Additional Increase in Cost of Working: the additional expenditure, beyond that recoverable under (b) in respect of Increase in Cost of Working, necessarily and reasonably incurred for the purpose of avoiding or diminishing the Reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage, or of resuming or maintaining normal operations of the Business.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule.

10. RENT RECEIVABLE

This Policy is extended to cover the loss of rental income sustained by the Insured during the Indemnity Period directly resulting from direct physical loss or damage caused by an Act of Terrorism and/or an Act of Sabotage to Property Insured which is being rented to tenants including:

- 10.1 The rental income reasonably expected from rentals of unoccupied or unrented portions of the Property Insured
- 10.2 The rental income from the rented portions of such property according to bona fide leases contracts or agreements in force at the time of loss but not including non-continuing charges and expenses.
- 10.3 Rental income is defined as the sum of:
 - 10.3.1 The anticipated gross Rental Income from tenant occupancy of the described property as furnished and equipped by the insured, and
 - 10.3.2 The amount of all charges which are a legal obligation of the tenant(s) and which would otherwise be an obligation of the insured, and
 - 10.3.3 The fair rental value of any portion of said property which is occupied by the insured.

11. CONTINGENT FINANCIAL LOSS (NAMED DIRECT CUSTOMERS AND SUPPLIERS)

Loss resulting from interruption of the business of the insured caused by damage by an act of terrorism to property, otherwise excluded by this policy, that impairs a) direct supplier (s) of goods and/or services to the insured from rendering and/or delivering their goods and/or services, or b) named direct customer (s) of goods and/or services of the insured from accepting the goods of the insured and/or services.

Subject to the deductible, Underwriters' total liability under this provision shall in no case exceed 10% of the overall limit of liability as per the sub limit each and every occurrence and in the aggregate in the schedule subject to the waiting period stated below and a maximum indemnity period of 30 days.

Waiting period: 12 hours any one occurrence.

INSURING CLAUSE 2 DEFINITIONS

“Annual Turnover” shall mean the Turnover during the twelve (12) months immediately before the date of the Damage, adjusted to allow for the Trends of the Business.

“Contract” shall mean the contract of insurance or policy to which this extension is attached, or forms part of.

“Damage” shall mean,

1. physical loss or physical damage;
 2. occurring during the period stated in the Risk Details;
 3. to property insured;
- all as covered by the Contract.

“Increased Cost of Working” shall mean the additional necessary and reasonable expenditure for the primary purpose of avoiding or diminishing the reduction in Turnover which, but for that expenditure, would have taken place during the Indemnity Period as a consequence of the Damage. However, the amount reimbursable under this Contract is limited to the sum produced by applying the Rate of Insurable Gross Profit to the amount of the reduction in Turnover thereby avoided.

“Indemnity Period” shall mean the period during which the results of The Business are affected in consequence of the Damage, beginning with the occurrence of the Damage and not exceeding the “Maximum Indemnity Period” stated in the Risk Details to this Contract.

“Insurable Gross Profit” shall mean the sum produced by adding to the Net Profit the amount of the Insured Fixed Costs, or if there is no Net Profit the amount of the Insured Fixed Costs less such a proportion of any net trading loss as the amount of the Insured Fixed Costs bears to all of the fixed costs of The Business.

“Insured Fixed Costs” shall mean those fixed costs and overheads of The Business which are likely to continue to be incurred during the Indemnity Period, that have been declared to Underwriters.

“Loss of Insurable Gross Profit” shall mean the sum produced by applying the Rate of Insurable Gross Profit to the amount by which the Turnover during the Indemnity Period falls short of the Standard Turnover, as a consequence of the Damage.

“Net Profit” shall mean Turnover less all costs of The Business, before the deduction of any taxation chargeable on profits.

“Rate of Insurable Gross Profit” shall mean the rate of Insurable Gross Profit earned on the Turnover during the financial year immediately before the date of the Damage, adjusted to allow for the Trends of the Business.

“Risk Details” shall mean the risk details, schedule, or declarations page of the Contract.

“Standard Turnover” shall mean the Turnover during that period in the twelve (12) months immediately before the date of the Damage which corresponds with the Indemnity Period, adjusted to allow for the Trends of the Business.

“Trends of the Business” shall mean Variations in or special circumstances affecting The Business, either before or after the Damage, or which would have affected The Business had the Damage not occurred, so that the adjusted figures shall represent, as nearly as may be reasonably practicable, the results which would have been achieved during the relative period after the Damage, had the Damage not occurred.

“Turnover” shall mean the money paid or payable to the Insured for goods sold and delivered (adjusted to allow for any discounts allowed) and for services provided in the course of The Business.

GENERAL EXCLUSIONS (APPLICABLE TO INSURING CLAUSES 1 & 2)

This Policy does not insure against:

1. Loss or damage arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
2. Loss or damage occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or local government entities, civil war, rebellion, Revolution, Insurrection, martial law, mutiny, coup d'état, usurpation of power, or civil commotion assuming the proportions of or amounting to an uprising.
3. Loss by seizure or legal or illegal occupation unless physical loss or damage is caused directly by an Act of Terrorism and/or an Act of Sabotage.
4. Loss or damage caused by confiscation, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority which deprives the Insured of the use or value of its property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.
5. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
6. However, this exclusion does not apply to direct loss or damage to covered property when such pollutants or contaminants are the result of an Act of Terrorism and/or an Act of Sabotage as insured under this section of this Policy.
7. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind.
8. Any fine or penalty or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person.
9. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
10. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or Strikes, labour unrest, Riots or Civil commotion.
11. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working except as more specifically insured hereunder.
12. Loss or damage caused by or arising out of burglary, house - breaking, looting, theft or larceny.
13. Loss or damage caused by mysterious disappearance or unexplained loss.
14. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

PROPERTY EXCLUDED

This Policy does not cover physical loss or physical damage to:

1. Land or land values.
2. Power transmission, feeder lines or pipelines beyond 1000 feet from the Insured's premises.
3. Aircraft or any other aerial device, or watercraft.
4. Any land conveyance, including vehicles, locomotives or rolling stock, unless such land conveyance is declared hereon and solely whilst located at the property insured herein at the time of its damage.
5. Animals, plants and living things of all types.
6. Property in transit not on the Insured's premises unless more specifically mentioned as insured hereunder.

GENERAL CONDITIONS (APPLICABLE TO INSURING CLAUSES 1 & 2)

1. Joint Insureds

The Underwriters' total liability for any loss or losses sustained by any one or more of the Insureds under this Insurance will not exceed the sum insured shown in the Schedule. The Underwriters shall have no liability in excess of the sum insured whether such amounts consist of insured losses sustained by all of the Insureds or any one or more of the Insureds.

2. Other Insurance

This Policy shall be excess of any other insurance available to the Insured covering a loss covered hereunder except such other insurance which is written specifically as excess insurance over this Policy. When this Policy is written specifically in excess of other insurance covering the peril insured hereunder, this Policy shall not apply until such time as the amount of the underlying insurance, (whether collectible or not), has been exhausted by loss and damage covered by this Policy in excess of the deductible with respect to each and every covered loss.

3. Territorial Limits

This Policy insures property located at the addresses stated in the Schedule.

4. Limit of Liability

The Underwriters hereon shall not be liable for more than the sum insured shown in the Schedule in respect of each occurrence and in the Policy aggregate unless otherwise stated.

5. Deductible Applicable in Respect of Insuring Clause 1 (Physical Damage)

Each occurrence shall be adjusted separately and from each such amount the sum stated in the Schedule shall be deducted.

5.1 Deductible Applicable in Respect of Insuring Clause 2 (Business Interruption)

Each occurrence of Interruption of Business shall be adjusted separately and shall be subject to the application of the delay period stated in the Schedule.

6. Due Diligence

The Insured (or any of the Insured's agents, sub or co-contractors) must use due diligence and do (and concur in doing and permit to be done) everything reasonably practicable, including but not limited to taking precautions to protect or remove the insured property, to avoid or diminish any loss herein insured and to secure compensation for any such loss including action against other parties to enforce any rights and remedies or to obtain relief or indemnity.

7. Protection Maintenance

It is agreed that any protection provided for the safety of the property insured shall be maintained in good order throughout the currency of this Policy and shall be in use at all relevant times, and that such protection shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

8. Valuation

It is understood that, in the event of damage, settlement shall be based upon the cost of repairing, replacing or reinstating (whichever is the least) property on the same site, or nearest available site (whichever incurs the least cost) with material of like kind and quality without deduction for depreciation, subject to the following provisions:

8.1 The repairs, replacement or reinstatement (all hereinafter referred to as “replacement”) must be executed with due diligence and dispatch;

8.2 Until replacement has been effected the amount of liability under this Policy in respect of loss shall be limited to the actual cash value at the time of loss;

8.3 If replacement with material of like kind and quality is restricted or prohibited by any by-laws, ordinance or law, any increased cost of replacement due thereto shall not be covered by this Policy.

The Underwriters’ liability for loss under this Policy shall not exceed the smallest of the following amounts:

8.4 The Policy limit applicable to the destroyed or damaged property,

8.5 The replacement cost of the property or any part thereof which was intended for the same occupancy and use, as calculated at the time of the loss,

8.6 The amount actually and necessarily expended in replacing said property or any part thereof.

The Underwriters will normally expect the Insured to carry out repair or replacement of the insured property, but if the Insured and the Underwriters agree that it is not practicable or reasonable to do this, the Underwriters will pay the Insured an amount based on the repair or replacement costs, less an allowance for fees and associated costs which are not otherwise incurred. The Underwriters will only pay the Insured up to the Sum Insured shown in the Schedule.

9. Values Limitation Clause

The premium for this Policy is based upon the schedule of values reported to and on file with the Underwriters, or attached to this Policy. In the event of any covered loss under this Policy, the liability of the Underwriters relative to property damage and time element loss, as insured by this Policy, shall, notwithstanding anything contained herein to the contrary, be limited to the least of the following:

9.1 The actual adjusted amount of the loss within the coverage of the Policy, less applicable deductible(s).

9.1.1 for property damage loss, 115% of the total property values for each location

9.1.2 for time element loss, as insured by this Policy, 115% of the time element values for each location

as reported on the above said schedule of values, less applicable deductible(s).

9.2 The Policy limit of liability or applicable sub-limit(s) of liability, less applicable deductible(s). However in the event of a Full Value Policy limit, this clause shall only act to increase the reported values and does not increase the Underwriters Liability in respect of the Original Full Value Policy limit.

Notwithstanding anything contained in the aforementioned, this clause does not extend to include any property located in any of the **Referral Areas**.

10 Notification Of Claims

The Insured, upon knowledge of any occurrence likely to give rise to a claim hereunder, shall give written advice as soon as reasonably practicable to Omnyy LLP.

If the Insured makes a claim under this Insurance it is a condition precedent that they must give the Underwriter(s) such relevant information and evidence as may reasonably be required and co-operate fully in the investigation or adjustment of any claim.

11 Proof Of Loss

The Insured shall render a signed and sworn proof of loss within sixty (60) days after the occurrence of a loss (unless such period be extended by the written agreement of Underwriters) stating the time, place and cause of loss, the interest of the Insured and all others in the property, the sound value thereof and the amount of loss or damage thereto.

If the Underwriters have not received such proof of loss within two years of the expiry date of this Policy, they shall be discharged from all liability hereunder.

In any claim and/or action, suit or proceeding to enforce a claim for loss under this Policy, the burden of proving that the loss is recoverable under this Policy and that no limitation or exclusion of this Policy applies and the quantum of loss shall fall upon the Insured.

12 Subrogation

Any release from liability entered into in writing by the Insured prior to loss hereunder shall not affect this Policy or the right of the Insured to recover hereunder. The right of subrogation against any of the Insured's subsidiary or affiliated companies or any other companies associated with the Insured through ownership or management is waived;

In the event of any payment under this Policy, the Underwriters shall be subrogated to the extent of such payment to all the Insured's right of recovery therefor. The Insured shall execute all papers required, shall cooperate with Underwriters and, upon the Underwriters' request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, attaining the attendance of witnesses and in the conduct of suits and shall do anything that may be necessary to secure such right. The Underwriters will act in concert with all other interests concerned (including the Insured) in the exercise of such rights of recovery. If any amount is recovered as a result of such proceedings, such amount shall be distributed in the following priorities:

1. Any interest, (including the Insured's), exclusive of any deductible or self insured retention, suffering a loss of the type covered by this Policy and in excess of the coverage under this Policy shall be reimbursed up to the amount of such loss (excluding the amount of the deductible);
2. Out of the balance remaining, the Underwriters shall be reimbursed to the extent of payment under this Policy;
3. The remaining balance, if any, shall inure to the benefit of the Insured, or any Underwriter providing insurance primary to this Policy, with respect to the amount of such primary insurance, deductible, self insured retention, and/or loss of a type not covered by this Policy.

The expense of all proceedings necessary to the recovery of any such amount shall be apportioned between the interests concerned, including that of the Insured, in the ratio of their respective recoveries as finally settled. If there should be no recovery and proceedings are instituted solely on the initiative of Underwriters, the expense thereof shall be borne by the Underwriters.

13 Salvage And Recoveries

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this Policy shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto.

14 False Or Fraudulent Claims

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, or if fraudulent means are used by the Insured to obtain any benefit under this insurance, no monies shall be payable in respect of that claim.

This Policy will remain in force save that the Underwriter shall have the right to cancel coverage, for the Insured who made the fraudulent claim or used fraudulent means, subject to the Underwriter giving thirty (30) days' notice of such cancellation to the Insured.

Any legitimate claims that were submitted and/or are in the processes of being settled prior to such fraudulent act shall be unaffected by such cancellation.

15 Abandonment

There shall be no abandonment to the Underwriters of any property.

16 Inspection And Audit

The Underwriters or their agents shall be permitted but not obligated to inspect the Insured's property at any time.

Neither the Underwriters' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Insured or others, to determine or warrant that such property is safe.

The Underwriters may examine and audit the Insured's books and records at any time up to two years after the final termination of this Policy, as far as they relate to the subject matter of this Insurance.

17 Assignment

Assignment or transfer of this Policy shall not be valid except with the prior written consent of the Underwriters.

18 Rights Of Third Parties Exclusion

This Policy is effected solely between the Insured and the Underwriters.

This Policy shall not confer any benefits on any third parties, including shareholders, and no such third party may enforce any term of this Policy.

This clause shall not affect the rights of the Insured.

19 Cancellation

This Policy shall be non-cancellable by the Underwriters or the Insured except in the event of non-payment of premium where the Underwriters may cancel the Policy at their discretion.

In the event of non-payment of premium this Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Insured via the Broker by e-mail, registered, certified, or other first class mail, written notice stating when, not less than fifteen (15) days thereafter, the cancellation shall be effective. The mailing of such notice shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

20 Arbitration

If the Insured and Underwriters fail to agree in whole or in part regarding any aspect of this Policy, each party shall, within ten (10) days after the demand in writing by either party, appoint a competent and disinterested arbitrator and the two (2) chosen shall before commencing the arbitration select a competent and disinterested umpire.

The arbitrators together shall determine such matters in which the Insured and Underwriters shall so fail to agree and shall make an award thereon and the award in writing of any two (2), duly verified, shall determine the same, and if they fail to agree, they will submit their differences to the umpire.

The parties to such arbitration shall pay the arbitrators respectively appointed by them and bear equally the expenses of the arbitration and the charges of the umpire.

21 Material Changes

The Insured shall notify the Underwriters of any change of circumstances which would materially affect this Insurance.

22 Experts Fees

This Insurance includes, within the sum insured, the necessary and reasonable fees of architects, surveyors, consulting engineers and other professional experts which are incurred in reinstating or repairing the insured property following damage insured under this Policy.

23 Law And Jurisdiction

This law allows the parties to this contract of insurance to select the law and jurisdiction to be applied to this policy. Unless it is agreed otherwise in the 'Schedule', the law that applies to this contract is the law of England and Wales.

It is agreed that any legal proceedings between the Insured and the Underwriter(s) in connection with this contract will only take place in the courts of England unless otherwise agreed in the 'Schedule'.

24 Occurrence

The term "Occurrence" shall mean any one loss and/or series of losses arising out of and directly occasioned by one Act or series of Acts of Terrorism and/or an Act of Sabotage for the same purpose or cause. The duration and extent of any one "Occurrence" shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this Policy unless the Insured shall first sustain direct physical damage by an Act of Terrorism or an Act of Sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this Policy.

25 Debris Removal

This Policy also covers, within the sum insured, expenses incurred in the removal from the insured location of debris of property stated in the Schedule damaged by an Act of Terrorism or an Act of Sabotage.

The cost of removal of debris shall not be considered in determination of the valuation of the property covered.

Conditions (Applicable to Insuring Clause 2)

1. No claim shall be payable under this extension unless and until a claim covered under the Contract has been paid, or accepted by Underwriters, or liability admitted, in respect of the Damage which gave rise to the total or partial interruption of The Business.

This condition shall not apply if no such payment shall have been made, or Underwriters have not accepted that a claim is payable, solely owing to the operation of a deductible in the Contract which excludes losses below a specified amount.

2. The Insured shall do all things reasonably practicable to minimise any interruption of or interference with The Business and to avoid or reduce the loss.

The Insured's failure to comply with the requirements of this condition may adversely affect the insurance cover provided and/or any claim payable.

3. If requested by the Insured, Underwriters agree that payments on account may be made to the Insured, during the Indemnity Period.

4. Underwriters shall not be liable for loss for any period or amount stated as a waiting period, excess or deductible in the Risk Details.

EXCLUSIONS (APPLICABLE TO INSURING CLAUSE 2)

This extension does not cover any:

1. increase in loss resulting from delay in rebuilding, repairing or replacing the property, or with the resumption or continuation of operations, caused by:
 - 1.1 a shortage of capital; or
 - 1.2 strikers or other protesters at the insured premises;

2. increase in loss resulting from: spacing issue
 - 2.1 the suspension, lapse or cancellation of any lease, licence, contract or order;
 - 2.2 loss of market;

unless such increase in loss results directly from the insured interruption of The Business and then Underwriters shall be liable for only such loss as affects the Insured's earnings during, and limited to, the Indemnity Period covered under this Contract;

3. increase in loss resulting from the enforcement of any law or regulation regarding the use, reconstruction, repair or demolition of any property insured under the Contract;
 - a. fines, penalties, damages; or
 - b. other indirect loss;

unless specifically provided for elsewhere in the Contract;

- 3.1 loss during planned or scheduled period(s) of shutdown or outage;
- 3.2 loss resulting from any delay related to Damage to property in the course of construction, erection, installation or repair, other than property covered under any minor works provision in the property damage section of the Contract to which this extension attaches.



REFERRAL AREAS

Notwithstanding anything contained herein to the contrary, prior written agreement of the Underwriters shall be required for any additional property and/or interests located in any of the following areas:

UNITED KINGDOM POST CODES

BT1	BT23	BT37	BT51	BT66	BT81	EC1Y	EC4M	SW1Y	WC1B
BT10	BT24	BT38	BT52	BT67	BT82	EC2A	EC4N	W1A	WC1E
BT11	BT25	BT39	BT53	BT68	BT9	EC2M	EC4P	W1B	WC1H
BT12	BT26	BT4	BT54	BT69	BT92	EC2N	EC4R	W1C	WC1N
BT13	BT27	BT40	BT55	BT7	BT93	EC2P	EC4V	W1D	WC1R
BT14	BT28	BT41	BT56	BT70	BT94	EC2R	EC4Y	W1F	WC1V
BT15	BT29	BT42	BT57	BT71	E1	EC2V	SE1	W1G	WC1X
BT16	BT3	BT43	BT58	BT74	E14	EC2Y	SE1P	W1H	WC2A
BT17	BT30	BT44	BT6	BT75	E1W	EC3A	SW1A	W1J	WC2B
BT18	BT31	BT45	BT60	BT76	EC1A	EC3M	SW1E	W1K	WC2E
BT19	BT32	BT46	BT61	BT77	EC1M	EC3N	SW1H	W1S	WC2H
BT2	BT33	BT47	BT62	BT78	EC1N	EC3P	SW1P	W1T	WC2N
BT20	BT34	BT48	BT63	BT79	EC1P	EC3R	SW1V	W1U	WC2R
BT21	BT35	BT49	BT64	BT8	EC1R	EC3V	SW1W	W1W	
BT22	BT36	BT5	BT65	BT80	EC1V	EC4A	SW1X	WC1A	

UNITED STATES ZIP CODES

Chicago

60601 60602 60603 60604 60605 60606
60607 60610 60611 60654 60661

New York

10001 10002 10004 10005
10006 10009 10010 10011 10013
10014 10015 10017 10018 10019
10021 10022 10023 10025 10026
10027 10029 10036 10048 10128

San Francisco

94102 94103 94104 94105 94107 94108 94109
94110 94111 94112 94113 94114 94115 94116
94117 94118 94121 94122 94123 94124 94127
94129 94131 94132 94133 94134

Seattle

All Locations

Canada

Toronto M5, Vancouver

Rest of the World

Venezuela, Egypt, Israel, Ukraine, Russia, Turkey, Syria, Libya, Iraq, Yemen, Lebanon, Somalia, Sudan, South Sudan, North Korea, Cuba, Iran, Afghanistan