INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-
CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance
inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly
caused by or contributed to by or arising from

1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or
from any nuclear waste or from the combustion of nuclear fuel

1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of
any nuclear installation, reactor or other nuclear assembly or nuclear component
thereof

1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other
like reaction or radioactive force or matter

1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of
any radioactive matter. The exclusion in this sub-clause does not extend to
radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared,
carried, stored, or used for commercial, agricultural, medical, scientific or other
similar peaceful purposes

1.5 any chemical, biological, bio-chemical or electromagnetic weapon.

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INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability
or expense directly or indirectly caused by or contributed to by or arising from the use or
operation, as a means for inflicting harm, of any computer, computer system, computer
software programme, malicious code, computer virus or process or any other electronic
system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution,
rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a
belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall
not operate to exclude losses (which would otherwise be covered) 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.

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