



## **Terrorism Exclusion and Terrorism Occurrence Limit**

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This Agreement shall not apply to and does not cover loss or damage caused directly or indirectly, in whole or in part, by “Terrorism” or by any activity or decision of a government agency or other entity to prevent, respond to or terminate “Terrorism”. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

*“Terrorism” means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.*

***Note to accompany publication***

*The RRC recommended Terrorism Exclusion has been updated and shortened. The clause is no longer sensitive to the inception date of new and renewal policies, and a sentence addressing concurrent causation now falls more in line with that of IBC*