Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective Hour is the same as stated in the Declarations of the policy.

Endt. No.

INSTITUTE RADIOACTIVE CONTAMINATION 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 ionizing 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 of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

U.S.A. Endorsement

This insurance is subject to the “INSTITUTE RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE” above provided that:

if fire is an insured peril and where the subject matter insured by this policy or, in the case of a reinsurance, where the subject matter insured by the original insurance, is within the U.S.A., its islands on shore territories or possessions; and

a fire arises directly or indirectly from any one or more of the causes detailed in Sub-Clauses 1.1 and 1.2 of the “INSTITUTE RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE” above, any loss or damage arising directly from that fire shall, subject to the provisions of this insurance (or reinsurance), be covered, EXCLUDING however, any loss, damage, liability or expense caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that fire.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by ___________________________ Authorized Agent