

NUCLEAR/CHEMICAL/BIOLOGICAL TERRORISM EXCLUSION CLAUSE

It is agreed that, regardless of any contributory cause(s), this reinsurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or

violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the reinsurers allege that by reason of this exclusion any claim is not covered by this reinsurance the burden of proving the contrary shall be upon the reassured.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

02/02 LSW1176