

27 February 2013

The Policyholder

**New exclusion clauses applicable to insurance policies**

With effect from 1 April 2013 the exclusions applicable to this scheme will change. We are pleased to advise that there will no longer be any exclusion for claims that arise from the use of chemical or biological weapons. However, there will now be an exclusion applicable to all cover for claims arising as a result of terrorism or active participation in any riot that amounts to a popular uprising.

We set out below the new wording relating to the war, terrorism and riot exclusion clause which replaces the existing war and riot exclusion clause in your actual policy document. We have used hypothetical numbering, given that the actual relevant number of the applicable exclusion clause may differ from one policy type to another. Please contact your financial adviser if you require any further clarity.

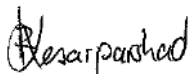
This must be regarded as an endorsement to all the long-term insurance policies applicable to you issued by Momentum.

**Endorsement to wording of policies regarding exclusions in respect of war, terrorism and riot**

No benefit will be payable for a Member if the claim is in any direct or indirect way caused by, related to, or a result of:

- 1.1.1.1. any nuclear reaction or nuclear radiation;
- 1.1.1.2. active participation in war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, military uprising, military or usurped power, martial law, insurrection, rebellion or revolution;
- 1.1.1.3. active participation in any mutiny, riot or civil commotion that assumes the proportions of or amounts to a popular uprising;
- 1.1.1.4. any act of terrorism or action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism, even if there are other causes or events that contribute to the claim at any stage. In this policy terrorism means an act, the threat of an act, or any preparation for an act:
  - (a) which may or may not involve violence or the use of force by any person or group (whether they are acting alone or on behalf of or in connection with any organisation, regime or any constitutional or practicing government); and
  - (b) that is, or appears to be, intended to intimidate, harm or influence any government, the public, or a section of the public, or to disrupt any segment of the economy; and
  - (c) that from its nature or context is or appears to be done in connection with political, social, religious, ideological or similar causes or objectives.

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