

**AIMU STRIKES, RIOTS & CIVIL COMMOTIONS FORMS 12 AND 12A (1/1/2008) and  
ACCUMULATION CLAUSE (4/30/2008) COMPARED WITH  
THE EQUIVALENT LONDON INSTITUTE CLAUSES**

<b>AIMU TERMS</b>	<b>LONDON INSTITUTE DIFFERING TERMS</b>	<b>COMMENTS</b>
<b>SR&amp;CC 12 and 12A</b>		
(1) COVERAGES	1.1 Coverage for damage caused by strikers, etc	London clauses refer to Loss “caused by” in ICC whereas AIMU clauses refer to is “physical loss...directly caused by”
(2)	London clauses ICC does not list vandalism, sabotage or malicious acts	
(3) “political, terroristic or ideological purposes” coverage is significantly limited by a proviso and conditions [only difference between Form 12 and 12A is latter covers “certified act of terrorism”]	1.2 and 1.3 coverage for terrorism, political, ideological or religious purposes	London clauses coverage for these perils not subject to proviso or conditions. (Note there are separate London clauses for air cargo.) AIMU uses “political terroristic or ideological purposes” but does not include “religious”, but includes “accidental or intentional”
	2. London ICC General Average clause	Not in AIMU clauses form
Extension of Coverage for warlike operations conducted by “secret” agent while property is within the U.S., Puerto Rico, U.S.V.I. and Canada	No equivalent	
<b>EXCLUSIONS</b>		
(a) humidity	Not in London clauses ICC	
(b) absence ...labor during	London clauses ICC does not include terms “power or fuel” with labor	

strike...		
(c) loss of market...	Clauses are similar Loss of market not in ICC	
(d) hostilities...	Clauses are similar except Somewhat similar except ICC London clauses does not include wording re “secret” agents	
(e) nuclear reaction	Weapon or device employing atomic or nuclear fission	AIMU clauses not limited to weapon or device
(f) chemical, biological	Not in London clauses ICC	
	London clauses ICC includes additional exclusions: 3.1 loss due to willful misconduct; 3.2 ordinary leakage...wear and tear; 3.3 insufficiency ... of packing; 3.4 inherent vice; 3.6 insolvency or financial default of the owners...; 3.8 frustration of voyage; 4.1 unseaworthiness of vessel, unfitness of container	
	London clauses include ICC form contains clauses for Transit clause, Termination of Contract or Carriage clause, Change of Voyage clause, Insurable Interest clause, Increased Value clause, Benefit of Insurance clause, Minimizing Losses clause, Avoidance of Delay clause and Law and Practice clause	Not in AIMU clauseforms
<b>ACCUMULATION</b>	<b>NO LONDON ICC EQUIVALENT CLAUSE</b>	