

Advance Loss of Profits Insurance Policy Clauses and extensions

The following cover extensions to the ALOP cover may be granted (Corresponding clauses to be worded case by case):

1. **Denial of access:** After a loss has occurred on the site, authorities may deny the continuation of activities in order to investigate the exact cause of the loss. The resulting delay can be insured by means of this clause. In the event of this cover extension being granted, the indemnifiable period in respect of such a delay shall be limited up to four weeks.
2. **Prevention of access:** Loss or damage to property in the vicinity of the site might prevent or hinder access. The delay resulting from such an event can be insured. However the indemnifiable period in respect of such a delay shall be limited up to four weeks.
3. **Failure of public power supply:** Accidental interruption or interference affecting public power supply can cause a delay in the works. Such a delay can be insured by any cuts or reduction in the public power supply, whether planned or occasioned by any supply authority exercising its rights to do so, or due to insufficient supply capacity or shortage of water due to climate reasons, fuel shortage, etc. has to remain excluded.
4. **Supplier's extension:** works may be delayed following the late arrival of machinery or equipment on the site. Such a delay can be insured provided that the delayed arrival is a consequence of a loss or damage at the premises of supplier. In order to manage this additional exposure such cover shall only be granted for:
 - Named suppliers
 - Defined premises
 - Named perils (eg fire and natural perils)