

Non-binding Recommendations of the German Insurance Association (GDV)
for Facultative Use. Other conditions may be agreed.
In case of deviations, only the German wording shall be binding and prevail.

DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011)

Strikes, Riots and Civil Commotions Clause

Version January 2026

Sample terms and conditions of the GDV

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<p>1 Scope of cover</p> <p>1.1 By way of amendment to Clause 2.4.1.2 DTV Cargo 2000/ 2011, insurance also extends to loss of or damage to insured goods caused by strikers, locked out workers or persons involved in labour disturbances, terrorist or political acts of violence, - irrespective of the number of persons involved- or involved in riots or civil commotions.</p> <p>1.2 Furthermore, insurance also extends to loss of or damage to insured goods caused by the intervention of authorities with governmental powers in connection with the insured events set out in Clause 1.1.</p> <p>2 Exclusions</p> <p>Unless otherwise agreed, the provisions set down in Clauses 2.4.1.1, 2.4.1.3 to 2.4.1.6 and Clause 2.5 of DTV Cargo 2000/2011 concerning excluded risks and losses remain unaffected.</p>	<p>3 Cancellation</p> <p>3.1 Insurance against the risks as pursuant to Clause 1 may be cancelled by the Insurer at any time, provided that written notice in text form (within the meaning of section 126b German Civil Code (BGB)) is given at least two days prior to the commencement of the insured transport.</p> <p>3.1.1 The cancellation may be limited to parts of the geographical scope of insurance.</p> <p>3.1.1.1 Such partial cancellation is restricted to those areas listed in the GCWL* which, at the time notice of cancellation is given:</p> <ul style="list-style-type: none"> - under "Geographies", are assigned a risk level of "severe" or "extreme" in the "Ground Score" category, or - under "Defined Areas", are assigned a risk level of "severe" or "extreme". <p>The designations of the categories and risk levels for land transport risks in the GCWL apply in the version current at the time the contract is concluded. If these designations change in later versions of the GCWL, the new designations shall be treated as equivalent for the purposes of this contract.</p> <p>3.1.1.2 In addition to Clause 3.1.1.1, the cancellation may also extend to further parts of the geographical scope of insurance which, due to their proximity to an area pursuant to Clause 3.1.1.1, involve an increased risk. The determination of such proximity and increased risk shall be made at the Insurer's reasonable discretion.</p> <p>3.1.2 As an alternative to Clause 3.1.1, the cancellation may extend to the entire geographical scope of insurance.</p> <p>3.1.3 The insurance of goods in storage, save for goods in transport-related interim storage, may be cancelled, even after the commencement of risk; the</p>
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cancellation enters into effect upon expiry of the notice period at the next declared expiry date, but no later than after four weeks.

3.2 Within four weeks of such a cancellation by the Insurer, the Insured may cancel – for their own part – the entire insurance contract by giving one week's written notice in text form (within the meaning of section 126b German Civil Code (BGB)).

3.3 The notice of cancellation given by the leading Insurer shall apply correspondingly to all Co-Insurers.

4 **Automatic reinstatement of cover**

Where insurance cover for part of the geographical scope of insurance has been cancelled pursuant to Clause 3.1.1, cover for that part shall be reinstated as soon as the relevant area is no longer assigned a risk level of "severe" or "extreme" in the GCWL* under "Geographies" in the "Ground Score" category or under "Defined Areas". This reinstatement also applies to areas included in the cancellation pursuant to Clause 3.1.1.2.

The Insurer's right to cancel the entire geographical scope of insurance pursuant to Clause 3.1.2 remains unaffected.

* The GCWL (Global Cargo Watch List) is compiled by the Joint Cargo Committee of Lloyds Market Association (LMA) and the International Underwriting Association (IUA) with the help of S&P Global Market Intelligence. The current list is published at <https://watchlists.spglobal.com/watchlists-viewer-public>.