



# HCPT *The Pilgrimage Trust*

Oakfield Park 32 Bilton Road Rugby Warwickshire CV22 7HQ ☎01788 564646 pilgrimage.department@hcpt.org.uk  
Charity Registration No. 281074 Registered in England as a Company Limited by Guarantee No. 1095198

## HCPT 2006 - Insurance Policy

### Main Points:

- Fares paid to HQ can be refunded up to 6 (six) weeks prior to departure in the event of a person being unable to travel. After that time, requests for refunds are subject to the criteria of this insurance policy.
- Cover is limited to £500 (five hundred pounds sterling) per individual item. More expensive items can be added to cover, please send all details to HQ as soon as possible, (page 6, section 4, paragraph 1).
- Inconvenience compensation is payable only in the event of a delay exceeding 12 (twelve) hours, (page 4, section 2, paragraph c).
- The insurer will not pay the first £25 (twenty five pounds sterling) of any claim made for medical expenses and loss or damage to personal effects, (page 11, section 'Exclusions', paragraph 2.)
- Cover is on a new –for –old basis if lost / damaged item can be proven to be less than three years old. Items over 3 years old are considered to have reduced in value by 10% per annum.

## SECTION 1. MEDICAL, REPATRIATION AND OTHER EXPENSES

To pay up to £1,000,000 in all in respect of:-

- (a) **Medical and Repatriation Expenses**  
Medical, hospital and treatment expenses (including associated additional travel and accommodation expenses) incurred outside the United Kingdom and additional repatriation expenses, necessarily incurred as the result of the Insured Person becoming ill or sustaining accidental bodily injury during the Period of Travel, including compulsory quarantine and emergency dental treatment.
- (b) **Air Ambulance Charter**  
The charter of an air ambulance or the special use of air transport including qualified attendants, certified by a medical practitioner to be necessary for the repatriation or treatment of the Insured Person if he sustains serious illness or injury during the Period of Travel.
- (c) **Escorting Relative or Friend**  
Reasonable travel and accommodation expenses of a relative or friend (not necessarily an Insured Person) who is required to travel to, remain with, or escort the Insured Person during the Period of Travel if he becomes severely incapacitated.
- (d) **Hospital Inconvenience Benefit**  
£25 for each completed 24 hour period that the Insured Person spends as a hospital in-patient outside the United Kingdom as the result of his sustaining accidental bodily injury or becoming ill during the Period of Travel, up to a maximum of £1,500 in all, payable in addition to indemnity under Subsection 1(a).
- (e) **Emergency Return to the United Kingdom**  
Additional repatriation expenses necessarily incurred by the Insured Person consequent upon any of the following occurrences during the Period of Travel:-
  - (i) the death or serious illness or injury of the Insured Person's relative, fiancée or business colleague, necessitating the Insured Person's presence in the United Kingdom.
  - (ii) burglary or major damage at the Insured Person's home or place of business in the United Kingdom.
  - (iii) the death or serious illness or injury of an accompanying Insured Person, or the repatriation of such person as provided for in paragraphs (i) and (ii).
- (f) **Alteration of Itinerary**  
Reasonable additional travel and accommodation expenses necessarily incurred by the Insured Person in the alteration of the arrangements of the Period of Travel consequent upon his being the victim of hijack, kidnap or the like terrorist or criminal act, or upon the cancellation of publicly licensed passenger transport services caused by strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown, provided that these occur or commence during the Period of Travel.
- (g) **Funeral Expenses**  
Funeral expenses and/or the cost of transporting the remains or ashes of the Insured Person to his former place of residence in the United Kingdom if he dies during the Period of Travel.

## **SECTION 2. TRIP CANCELLATION AND DISRUPTION**

- (a) Cancellation, Curtailment and 'Get-you-there' Expenses  
To pay up to £2,500 in all for irrecoverable loss of unused travel and accommodation expenses paid in advance or for which there is a contractual liability, consequent upon the cancellation or curtailment of the pre-arranged Period of Travel or, if the Period of Travel is not cancelled, To pay up to £500 in all in respect of reasonable additional travel and accommodation expenses incurred by the Insured Person in fulfilling his pre-booked travel and accommodation commitments (following an occurrence covered under Subsections (i) to (iv) ) or in using equivalent alternative local accommodation (following an occurrence covered under Subsection (v) ),  
Consequent upon any of the following occurrences:-
- (i) the Insured Person sustaining accidental bodily injury or becoming ill.
  - (ii) the death, injury or illness of the Insured Person's relative, fiance(e) or business colleague, or of any person with whom the Insured Person had arranged to travel, reside or conduct business or the relative, fiance(e) or business colleague of such person.
  - (iii) the Insured Person or any person with whom he had arranged to travel, reside or conduct business being:
    - (a) quarantined or called for witness or jury service.
    - (b) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts.
    - (c) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
    - (d) required to be present at his home or place of business in the United Kingdom following burglary or major damage.
  - (iv) the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the Insured Person had previously booked to travel, resulting from any of the following contingencies:-  
strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown,  
provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.
  - (v) major damage rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during the Period of Travel, excluding any waterborne vessel or craft.
- (b) Missed Departure and Transport Diversion  
To pay up to £500 in all in respect of reasonable additional travel and accommodation expenses incurred by the Insured Person in fulfilling his pre-booked travel and accommodation commitments:
- (i) if at the commencement of the Period of Travel he misses his pre-booked international travel connection from the United Kingdom through disruption of his journey to the United Kingdom departure point occurring as the direct result of:
    - (a) a fellow passenger or a crew member of the conveyance in which he is travelling sustaining bodily injury or becoming ill after such journey had commenced, or
    - (b) any of the contingencies specified in Subsection 2(a)(iv), provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the United Kingdom journey is by

scheduled public transport services, or before the United Kingdom journey commenced if such journey is by non-scheduled transport.

- (ii) if at any time during the Period of Travel an aircraft, sea vessel or other publicly licensed passenger conveyance in which he is traveling has to be diverted from its pre-arranged destination as the result of :-
  - (a) a fellow passenger or a crew member sustaining bodily injury or becoming ill, or
  - (b) any of the contingencies specified in Subsection 2(a)(iv), provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

(c) Travel Delay Inconvenience Benefit

To pay as follows if the Insured Person is delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which he had previously booked to travel occurring as the result of any of the contingencies specified in Subsection 2(a)(iv), provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected:-

- (i) Outward journey at commencement of the Period of Travel £20 for the first completed 12 hour period that departure is delayed and £10 for each subsequent completed 12 hour period, up to a maximum of £100 in all.
- (ii) All subsequent journeys during the Period of Travel Payment as in paragraph (i), up to a maximum of £100 in all.

### **SECTION 3. PERSONAL ACCIDENT**

To pay according to the following Schedule of Benefits if at any time during the Period of Travel the Insured Person sustains bodily injury which is caused by an accident occurring at an identifiable time and location during the Period of Travel and which solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by, such bodily injury, results in his death or disablement as specified within twelve calendar months from the date of such accident:-

1. Death	£15,000
2. Loss of one limb or one eye	£15,000
3. Loss of two limbs or both eyes or one limb and one eye	£25,000
4. Permanent Total Disablement	£25,000

If the Insured Person is under 16 years of age at the date of the accident the death benefit is limited to £2,500. If the Insured Person has passed his 71st birthday at the date of the accident the Sum Insured is limited to £15,000 throughout.

**Exposure Clause** The effects of exposure resulting from a mishap during the Period of Travel to a conveyance in which the Insured Person is traveling shall be deemed to constitute bodily injury, and the date of such mishap shall be deemed to be the date of the accident causing such injury.

**Disappearance Clause** If the Insured Person disappears during the Period of Travel and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that the death of the Insured Person has occurred in accordance with the terms, provisions and conditions of this Section of the Insurance, the Sum Insured for Item 1 shall become payable hereunder. If at any time after such payment the Insured Person shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

#### **SECTION 4. BAGGAGE AND PERSONAL EFFECTS**

To indemnify the Insured Person up to £1,500 in all in respect of loss of or damage to baggage and personal effects which are his property or responsibility occurring during the Period of Travel. Claims settlements for articles lost or destroyed which are less than three years old and in irrespective of age, wheelchairs, other special equipment, and disabilities aids, audio / video equipment, computer equipment, printers, musical instruments and the like will be based on the cost price of replacement as new provided that it is substantially the same but not better than the original property when new. Claims settlements for all other articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition. The Underwriters' liability for any single item is limited to £500, a pair or set of articles being deemed a single item.

##### **Delayed Baggage:**

To pay up to £100 in all in respect of the cost of immediate necessities purchased or hired by the Insured Person if on arrival at his outward destination he is deprived of his travel baggage for more than 12 hours because of temporary loss or mis-direction by the Carriers, provided always that any amounts thus paid, other than hire charges, shall be deducted from the total of any claim becoming payable under this Section if the said baggage proves to be permanently lost.

##### **General Average and Salvage:**

To indemnify the Insured Person up to £500 in all in respect of any General Average and Salvage Charges levied by Carriers under Maritime Law and/or Contract of Carriage and paid by the Insured Person to secure the release of his accompanied baggage if, whilst he is engaged on a journey by sea during the Period of Travel, a situation of peril arises and the Carriers incur expenses and liability in the interests of the common safety of their passengers and cargo as a whole.

## **SECTION 5. MONEY, TRAVEL DOCUMENTS AND CREDIT CARDS**

To indemnify the Insured Person up to £750 in all in respect of:-

- (a) Money and Travel Documents  
Loss of money, travellers' cheques, passports, driving licences, green card, petrol coupons and travel tickets occurring during the Period of Travel, including expenses directly consequent upon such loss.
- (b) Fraudulent Use of Lost Credit Card  
Loss resulting from the fraudulent use of any credit card, charge card or bankers' card held by the Insured Person, following loss of such card during the Period of Travel.

Cover in respect of the money and travel documents specified in paragraph (a) shall commence at the time of their collection or receipt by the Insured Person, or 72 hours prior to the planned commencement of the Period of Travel, whichever is the later. Cover in respect of money and travellers' cheques remaining after termination of the Period of Travel shall continue whilst in the custody of the Insured Person for up to 72 hours following such termination.

### **Business Documents and Records:**

To indemnify the Insured Person up to £100 in all in respect of the cost of replacing or restoring business documents and records the property or responsibility of the Assured or the Insured Person, following loss or damage during Period of Travel.

## **SECTION 6. LEGAL EXPENSES AND PERSONAL LIABILITY**

(a) Legal Expenses

To pay up to £25,000 in all in respect of legal expenses incurred by or on behalf of the Insured Person in the pursuit of claims for damages against third parties who have caused bodily injury to or illness or death of the Insured Person through incidents occurring during the Period of Travel. The Underwriters shall only be liable for expenses incurred with their prior written consent which will not be unreasonably withheld, but they reserve the right to withdraw from the proceedings at any stage and to limit their liability to those expenses incurred during the period up to but not beyond the date of such withdrawal.

(b) Personal Liability

To indemnify the Insured Person in respect of his legal liability for bodily injury to third parties and/or for damage to their property arising from an accident occurring during the Period of Travel up to but not exceeding £1,000,000 in respect of any one accident or series of accidents and in all inclusive of associated legal expenses incurred with the Underwriters' prior written consent.

Excluding the following:-

- (i) Liability for bodily injury to the Insured Person's employees or to any member of his family or household.
- (ii) Liability for damage to property owned by, or in the care, custody or control of, the Insured Person or any member of his family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to the Insured Person for the sole purpose of his personal occupancy during the Period of Travel
- (iii) Liability arising out of the ownership, possession, custody or use of:-
  - (a) any aircraft
  - (b) any mechanically propelled or horse drawn vehicle, other than golf buggies.
  - (c) any caravan or vehicular trailer.
  - (d) any waterborne craft other than sailboards, surfboards, canoes, rowing dinghies, foot or hand-propelled paddle boats, and inflatable sailing dinghies.
  - (e) any firearm.
  - (f) any animal, other than horses hired for hacking only.
  - (g) any land or building or permanently or seasonally sited property of any kind.
- (iv) Employer's liability.
- (v) Contractual liability.
- (vi) Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services.
- (vii) Liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this Insurance not been in force.

It is a condition of cover under this Subsection that neither the Assured nor the Insured Person shall admit any liability nor offer agreement to settle any claim without the prior consent of the Underwriters.

## **GENERAL PROVISIONS AND CONDITIONS**

1. It is a condition precedent to the attachment of cover hereunder that the Period of Travel shall not have been booked or commenced contrary to medical advice, nor after receipt of a terminal prognosis, nor wholly or partly for the purpose of obtaining medical treatment or convalescent care.
2. The Geographical Limits of this Insurance are "U.K." &/or "EUR" defined as follows:-  
  
U.K. United Kingdom and Eire.  
EUR Europe, Channel Islands, Canary Islands, Madeira and countries bordering the Mediterranean.

In the event of hijack, kidnap or other circumstance beyond the Insured Person's control, the Geographical Limits will automatically be deemed deleted without additional premium.

Note: This Insurance excludes War and Kindred Risks to the extent and in the manner specified in War Exclusions (A) and (B); see next page.

3. Cover hereunder shall attach only whilst the Insured Person is engaged upon the Period of Travel during the specified Period of Insurance, commencing at the time he leaves his home or place of business whichever occurs the later for the purpose of proceeding on the Period of Travel, and terminating at the time that he arrives at his home or place of business whichever occurs the earlier at completion of the Period of Travel, from door to door. The trip cancellation cover under Subsection 2(a) shall commence at the time that the Insurance is effected or at the time that the insured travel and accommodation bookings are made, whichever is the later.
4. If the Period of Travel is not completed within the specified Period of Insurance due to circumstances beyond the Insured Person's control, cover hereunder will continue until such completion, without additional premium, for up to a maximum of twelve months for hijack or kidnap, or thirty days for any other circumstance.
5. Each Insured Person shall be deemed a separate Insurance. For female Insured Persons the words he, him and his appearing in this Certificate shall be deemed to be replaced by she and her.

## **OTHER CONDITIONS AND LIMITATIONS**

### Section 2. Trip Cancellation and Disruption

The Underwriters shall only be liable:-

1. under the cancellation and curtailment provisions of Subsection 2(a) to the extent of the contractual liability.
2. for claims arising from delayed departure under Subsections 2(a)(iv) and 2(c) if the Insured Person has obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these Subsections the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the Insured Person.
3. under Subsection 2(b)(i) if in the selection of the route, means of travel and time of departure the Insured Person has done all things reasonable and practicable to minimise the possibility of late arrival at the United Kingdom departure point.

4. for claims under Subsection 2(b)(i) attributable to mechanical breakdown of non-scheduled transport if the Insured Person has obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.

### Section 3. Personal Accident

1. In no case shall the Underwriters' liability in respect of the Insured Person exceed in all the largest Sum Insured applicable to him under any one item in the Schedule of Benefits.
2. No claim shall be payable under more than one item in the Schedule of Benefits in respect of the consequences of the same accident.
3. The Underwriters shall only be liable:-
  - (i) Under item 1 of the Schedule of Benefits if death occurs within twelve calendar months of the date of the accident.
  - (ii) Under Items 2 and 3 of the Schedule of Benefits if the Loss of limb(s) and/or eye(s) occurs within twelve calendar months of the date of the accident.
  - (iii) Under Item 4 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this item commences within twelve calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.
4. In the event that an accident covered hereunder should result in the death of the Insured Person within twelve calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2, 3 and 4 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.
5. In the event of a claim the Underwriters' appointed medical adviser(s) shall be allowed to examine the Insured Person as often as they may deem necessary.
6. For the purposes of this Insurance:-
  - (i) Loss of a limb shall mean loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, and shall include total and irrecoverable loss of use of hand, arm or leg.
  - (ii) Loss of an eye shall mean total and irrecoverable loss of sight of the eye.
  - (iii) Total Disablement shall mean disablement which entirely prevents the Insured Person from engaging in his usual occupation.
  - (iv) Permanent shall mean lasting for a period of twelve consecutive calendar months and at the end of that time being without prospect of improvement.

### **Section 4. Baggage and Personal Effects and Section 5. Money, Travel Documents and Credit Cards**

The Insured Person shall at all times exercise reasonable care in the supervision of the insured property.

### **Section 5. Money, Travel Documents and Credit Cards**

The Underwriters shall only be liable in respect of the fraudulent use of credit card, charge card or bankers' card if the Insured Person and/or the Assured has (have) complied with the terms and conditions under which the card was issued, including those relating to the safe keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.

## **PROCEDURAL CONDITIONS FOR CLAIMS**

Notice shall be given to the Underwriters as soon as practicable of any accident, illness, loss, damage or occurrence which causes or may cause a claim to be made under this Insurance.

**All claims correspondence and supporting documentation should be sent to Norman Butcher & Jones Group Limited.**

Claims under this Insurance shall be payable to the Assured named herein or, if no Assured is named, to the Insured Person or to his legal personal representatives.

## **EXCLUSIONS**

### **All Sections**

The Underwriters shall not be liable for death, disablement, expense, loss, damage or indemnity resulting from or attributable to:-

1. mountaineering or rock climbing normally requiring the use of ropes or guides, winter sports, riding or driving in any kind of race, any form of operational duties as a member of the armed forces (except for the cover specifically provided under Subsection 2(a)(iii) paragraph (c) ), international overland journeys in Asia, Africa or South America (other than by rail), professional entertaining, or aviation except when travelling by air as a passenger.
2. the Insured Person's suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
3. the Insured Person's own criminal act.

### **Section 1. Medical, Repatriation and Other Expenses**

The Underwriters shall not be liable for:-

1. the first £25 of each and every claim.
2. the cost of continuing regular medication or treatment incurred anywhere in the world (nor for any travel and accommodation expenses incurred in procuring such medication or treatment) in respect of any condition for which medical advice or treatment was being followed at the time that the Insurance was effected or at the time that the Period of Travel was booked, whichever is the later.
3. any expense incurred after the Insured Person has returned to the United Kingdom (except for funeral expenses as provided for under Subsection (g)) or after a period of twelve calendar months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel, whichever shall occur the sooner.

### **Section 1 Medical, Repatriation and Other Expenses and Section 2 Trip Cancellation and Disruption**

The Underwriters shall not be liable:-

1. for any claim arising out of pregnancy or any condition connected with pregnancy within two months of the estimated date of delivery.
2. under Subsections 1(e) and 2(a) for claims attributable to any medical condition or set of circumstances known to the Insured Person at the time that the Insurance was effected or at the time that the Period of Travel was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.

## **Section 2 Trip Cancellation and Disruption**

The Underwriters shall not be liable under Subsections 2(a)(iv), 2(b) and 2(c) for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected.

## **Section 4 Baggage and Personal Effects**

The Underwriters shall not be liable for:-

1. damage due to wear and tear or gradual deterioration.
2. loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green card, petrol coupons, tickets, securities and documents.
3. confiscation or detention by Customs or other Authority.
4. General Average and Salvage Charges which are covered, or would but for the existence of this Insurance be covered, by any other Insurer or Indemnifying Organisation, except in respect of any excess beyond the amount payable by such other Insurer or Organisation.

## **Section 5 Money, Travel Documents and Credit Cards**

The Underwriters shall not be liable for:-

1. any loss not reported to the Police within 48 hours of discovery.
2. money lost in exchange, or through errors or omissions in transactions or purchases.
3. confiscation or detention by Customs or other Authority.

## **Sections 4 and 5 Joint Excess**

Except in respect of the Delayed Baggage and General Average and Salvage provisions of Section 4 the Underwriters shall not be liable for the first £25 of the total of losses arising out of the occurrence.

## **Subsection 6(b) Legal Liability**

See terms within.

## **Radioactive Contamination Exclusion Clause**

Under Subsections 1(f), 2(a)(iii) paragraph (d), 2(a)(iv), 2(a)(v), 2(b), 2(c), and Sections 3.4.5 and 6 the Underwriters shall not be liable for death, disablement, expense, loss, damage or indemnity directly or indirectly resulting from or attributable to radioactive contamination.

## **War Exclusion Clauses**

- (A) Under Subsections 1(e)(ii), 1(f), 2(a)(iii) paragraph (d), 2(a)(iv), 2(a)(v), 2(b)(i) paragraph (b), 2(b)(ii) paragraph (b), 2(c), and Sections 4, 5 and 6 the following Exclusion Clause shall be operative at all times:-**

The Underwriters shall not be liable for expenses, loss, damage or indemnity directly or indirectly resulting from or attributable to War and Kindred Risks as defined below.

- (B) Under Subsections 1(a), 1(b), 1(c), 1(d), 1(e)(i), 1(e)(iii), 1(g), 2(a)(i), 2(a)(ii), 2(a)(iii) paragraphs (a), (b) and (c), 2(b)(i) paragraph (a), 2(b)(ii) paragraph (a), and Section 3 (i.e. all Sections and Subsections of cover other than those to which War Exclusion Clause (A) applies) the following Exclusion Clause shall be operative at all times within the United Kingdom, and at all times during the Period of Travel whilst the Insured Person is within the confines of, or travelling to and from, any country or area that, at the commencement of the Period of Travel, was publicly known to be in a state of, or faced with the threat of, war, invasion, civil war, armed hostility, armed revolt or insurrection:-**

The Underwriters shall not be liable for death, disablement, expense, loss or indemnity directly or indirectly resulting from or attributable to War and Kindred Risks as defined below.

Notwithstanding the foregoing, War Exclusion Clause (B) shall automatically be deemed inoperative if the Insured Person's presence in such country or area is attributable to:-

- (i) the scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or
- (ii) involuntary diversion or transit due to hijack, kidnap or other occurrence beyond the Insured Person's control, provided always that at the time of such hijack, kidnap or occurrence the Insured Person was not within the confines of any country or area to which War Exclusion (B) was applicable, nor travelling to or from such country or area other than as provided for under paragraph (i).

**Definition** For the purposes of this Insurance War and Kindred Risks shall mean: war, invasion, civil war, armed hostility, rebellion, revolution, insurrection, or military or usurped power.