

## **INSTITUTE TIME CLAUSES**

This Insurance is subject to the English Law and Practice.

### **1 – NAVIGATION**

1.1 The vessel is covered subject to the provision of this insurance at all times and has leave to sail or navigate with or without Pilot, to go on trial trips and to assist and tow vessels or crafts in distress, but it is warranted that the Vessel shall not be towed, except as is customary or to first safe port or place when in need of assistance, or undertake towage or salvage service under a contract previously arranged by the Assured and/or Owners and/or Managers and/or Charterers. This Clause 1.1 shall not exclude customary towage in connection with loading and discharging.

1.2 This insurance shall not be prejudiced by reason of the Assured entering into any contract with pilots or for customary towage which limits or exempts the liability of the pilots and/or tugs and/or towboats and/or their owners when the Assured or their agents accept or are compelled to accept such contract in accordance with established local law or practice.

1.3 The practice of engaging helicopters for the transportation of personnel, supplies and equipment to and/or from the Vessel shall not prejudice this insurance.

1.4 - In the event of the Vessel being employed in trading operations which entail cargo loading or discharging at sea from or into another vessel (not being a harbour or inshore craft) no claim shall be recoverable under this insurance for loss or damage to the Vessel or liability to any other vessel arising from such loading or discharging operations, including whilst approaching, lying alongside and leaving, unless previous notice that the Vessel is to be employed in such operations has been given to the Underwriters and any amended terms of cover and any additional premium required by them have been agreed.

1.5 - In the event of the Vessel sailing (with or without cargo) with an intention of being (a) broken up, or (b) sold for breaking up, any claim for loss of or damage to the Vessel occurring subsequent to such sailing shall be limited to the market value of the Vessel as scrap at the time when the loss or damage is sustained, unless previous notice has been given to the Underwriters and any amendments to the terms of cover, insured value and premium required by them have been agreed. Nothing in this Clause 1.5 shall affect claims under Clauses 8 and/or 10

### **2 - CONTINUATION**

Should the Vessel at the expiration of this insurance be at sea and in distress or missing, she shall, provided notice be given to the Underwriters prior to the expiration of this insurance, be held covered until arrival at the next port in good safety, or if in port and in distress until the Vessel is made safe, at a pro rata monthly premium.

### **3 - BREACH OF WARRANTY**

Held covered in case of any breach of warranty as to cargo, trade, locality, towage, salvage services or date of sailing, provided notice be given to the Underwriters immediately after receipt of advice's and any amended terms of cover and any additional premium required by them be agreed.

## 4. CLASSIFICATION

4.1 It is the duty of the Assured, Owners and Managers at the inception of and throughout the period of this insurance to ensure that

4.1.1 the Vessel is classed with a Classification Society agreed by the Underwriters and that her class within that Society is maintained,

4.1.2 any recommendations requirements or restrictions imposed by the Vessel's Classification Society which relate to the Vessel's seaworthiness or to her maintenance in a seaworthy condition are complied with by the dates required by that Society.

4.2 In the event of any breach of the duties set out in Clause 4.1 above, unless the Underwriters agree to the contrary in writing, they will be discharged from liability under this insurance as from the date of the breach provided that if the Vessel is at sea at such date the **Underwriters'** discharge from liability is deferred until arrival at her next port.

4.3 Any incident condition or damage in respect of which the Vessel's Classification Society might make recommendations as to repairs or other action to be taken by the Assured, Owners or Managers must be promptly reported to the Classification Society.

4.4 Should the Underwriters wish to *approach* the Classification Society directly for information and/or documents, the Assured will provide the necessary authorisation.

## 5 TERMINATION

**This Clause 5 shall prevail notwithstanding any provision whether written typed or printed in this insurance inconsistent therewith.**

Unless the Underwriters agree to the contrary in writing, this insurance shall terminate automatically at the time of

5.1 change of the Classification Society of the Vessel, or change, suspension, discontinuance, withdrawal or expiry of her Class therein, or any of the Classification Society's periodic surveys becoming overdue unless an extension of time for such survey be agreed by the Classification Society, provided that if the Vessel is at sea such automatic termination shall be deferred until arrival at her next port. However where such change, suspension, discontinuance or withdrawal of her Class or where a periodic survey becoming overdue has resulted from loss or damage covered by Clause 6 of this insurance or which would be covered by an insurance of the Vessel subject to current Institute War and Strikes Clauses Hulls - Time such automatic termination shall only operate should the Vessel sail from her next port without the prior approval of the Classification Society or in the case of a periodic survey becoming overdue without the Classification Society having agreed an extension of time for such survey,

5.2 any change, voluntary or otherwise, in the ownership or flag, transfer to new management, or charter on a bareboat basis, or requisition for title or use of the Vessel, provided that, if the Vessel has cargo on board and has already sailed from her loading port or is at sea in ballast, such automatic termination shall if required be deferred, whilst the Vessel continues her planned voyage, until arrival at final port of discharge if with cargo or at port of destination if in ballast. However, in the event of requisition for title or use without the prior execution of a written agreement by the Assured, such automatic termination shall occur fifteen days after such requisition whether the Vessel is at sea or in port.

A pro rata daily net return of premium shall be made provided that a total loss of the Vessel, whether by insured perils or otherwise, has not occurred during the period covered by this insurance or any extension thereof.

## **6 – PERILS**

6.1 - This insurance covers loss of or damage to the subject-matter insured caused by

6.1.1 - perils of the seas rivers lakes or other navigable waters

6.1.2 - fire, explosion

6.1.3 - violent theft by person from outside the Vessel

6.1.4 - jettison

6.1.5 - piracy

6.1.6 – contact with land conveyance, dock or harbour equipment or installation

6.1.7 - earthquake volcanic eruption or lightning

6.1.8 – accident in loading discharging or shifting cargo or fuel.

6.2 - This insurance covers loss of or damage to the subject-matter insured caused by

6.2.1 - bursting of boilers breakage of shafts or any latent defect in the machinery or hull

6.2.2 - negligence of Master Officers Crew or Pilots

6.2.3 - negligence of repairers or charterers provided such repairers are not an Assured hereunder

6.2.4 - barratry of Master Officers or Crew,

6.2.5 – contact with aircraft, helicopters or similar objects, or objects falling therefrom.

Provided such loss or damage has not resulted from want of due diligence by the Assured, Owners or Managers or superintendants or any of their onshore management

6.3 - Master Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 6 should they hold shares in the Vessel.

## **7 - POLLUTION HAZARD**

This insurance covers loss of or damage to the Vessel caused by any governmental authority acting under the powers vested in it to prevent or mitigate a pollution hazard or damage to the environment, or threat thereof, resulting directly from damage to the Vessel for which the Underwriters are liable under this insurance, provided such act of governmental authority has not resulted from want of due diligence by the Assured, Owners, or Managers of the Vessel or any of them to prevent or mitigate such hazard or threat thereof. Master, Officers, Crew or Pilots not to be considered Owners within the meaning of this Clause 7 should they hold shares in the Vessel.

## **8 - 3/4THS COLLISION LIABILITY**

8.1 - The Underwriters agree to indemnify the Assured for three-fourths of any sum or sums paid by the Assured to any other person or persons by reason of the Assured becoming legally liable by way of damages for

8.1.1 - loss of or damage to any other vessel or property on any other vessel

8.1.2 - delay to or loss of use of any such other vessel or property thereon

8.1.3 - general average of, salvage of, or salvage under contract of, any such other vessel or property thereon,

where such payment by the Assured is in consequence of the Vessel hereby insured coming into collision with any other vessel.

8.2 - The indemnity provided by this Clause 8 shall be in addition to the indemnity provided by the others terms and conditions of this insurance and shall be subject to the following provisions :

8.2.1 - Where the insured Vessel is in collision with another vessel and both vessels are to blame then, unless the liability of one or both vessels becomes limited by law, the indemnity under this Clause 8 shall be calculated on the principle of cross-liabilities as if the respective Owners had been compelled to pay to each other such proportion of each other's damages as may have been properly allowed in ascertaining the balance or sum payable by or to the Assured in consequence of the collision.

8.2.2 - In no case shall the Underwriters's total liability under Clause 8.1 and 8.2 exceed their proportionate part of three-fourths of the insured value of the Vessel hereby insured in respect of any one collision.

8.3 - The Underwriters will also pay three-fourths of the legal costs incurred by the Assured or which the Assured may be compelled to pay in contesting liability or taking proceedings to limit liability, with the prior written agreement of the Underwriters.

## **EXCLUSIONS**

8.4 - Provided always that this Clause 8 shall in no case extend to any sum which the Assured shall pay for or in respect of

8.4.1 - removal or disposal of obstructions, wrecks, cargoes, or any other thing whatsoever

8.4.2 - any real or personal property or thing whatsoever except other vessels or property on other vessels.

8.4.3 - the cargo or other property on, or the engagements of, the insured Vessel

8.4.4 - loss of life, personal injury or illness

8.4.5 - pollution or contamination pollution or threat thereof, of any real or personal property or thing whatsoever (except other vessels with which the insured Vessel is in collision or property on such other vessels) or damage to the environment, or threat thereof, save that this exclusion shall not extend to any sum which the Assured shall pay for or in respect of salvage remuneration in which the skill and efforts of the salvors in preventing or minimising damage to the environment as is referred to in Article 13 paragraph 1(b) of the International Convention on Salvage, 1989 have been taken into account.

## **9 - SISTERSHIP**

Should the vessel hereby insured come into collision with or receive salvage services from another vessel belonging wholly or in part to the same Owners or under the same management, the Assured shall have the same rights under this insurance as they would have were the other vessel entirely the property of Owners not interested in the Vessel hereby insured ; but in such cases the liability for the collision or the amount payable for the services rendered shall be referred to a sole arbitrator to be agreed upon between the Underwriters and the Assured.

## **10 - GENERAL AVERAGE AND SALVAGE**

10.1 - This insurance covers the Vessel's proportion of salvage, salvage charges and/or general average, reduced in respect of under-insurance, but in case of general average sacrifice of the Vessel the Assured may recover in respect of the whole loss without first enforcing their right of contribution from other parties.

10.2 - Adjustment to be according to the law and practice obtaining at the place where the adventure ends, as if the contract of affreightment contained no special terms upon the subject ; but where the contract of affreightment so provides the adjustment shall be according to the York-Antwerp Rules.

10.3 - When the Vessel sails in ballast, not under charter, the provisions of the York-Antwerp Rules, 1994 (excluding Rules XI(d), XX and XXI) shall be applicable, and the voyage for this purpose shall be deemed to continue from the port or place of departure until the arrival of the Vessel at the first port or place thereafter other than a port or place of refuge or a port or place of call for bunkering only. If at any such intermediate port or place there is an abandonment of the adventure originally contemplated the voyage shall thereupon be deemed to be terminated.

10.4 - No claim under this Clause 10 shall in any case be allowed where the loss was not incurred to avoid or in connection with the avoidance of a perils insured against.

10.5 No claim under this Clause, 10 shall in any case be allowed for or in respect of special compensation payable to a salvor under Article 14 of the International Convention on Salvage, 1989 or **under** any other provision in any statute, rule, law or contract which is similar in substance expenses or liabilities incurred in respect of damage to the environment, or the threat of such damage, or as a consequence of the escape or release of pollutant substances from the Vessel, or the threat of such escape or release

10.6 Clause 10.5 shall not however exclude any sum which the Assured shall pay to salvors for or in respect of salvage remuneration in which the skill and efforts of the salvors in preventing or minimising damage to the environment as is referred to in Article 13 paragraph 1(b) of the International Convention on Salvage, 1989 have been taken into account.

## **11 - DUTY OF ASSURED (SUE AND LABOUR)**

11.1 - In case of any loss or misfortune it is the duty of the Assured and their servants and agents to take such measures as may be reasonable for the purpose of averting or minimising a loss which would be recoverable under this insurance.

11.2 - Subject to the provisions below and to Clause 12 the Underwriters will contribute to charges properly and reasonably incurred by the Assured their servants or agents for such measures. General Average, Salvage charges (except as provided for in Clause 11.5) and collision defence or attack cost are not recoverable under this Clause 11.

11.3 - Measures taken by the Assured or the Underwriters with the object of saving, protecting or recovering the subject matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

11.4 - When expenses are incurred pursuant to this Clause 11 the liability under this insurance shall not exceed the proportion of such expenses that the amount insured hereunder bears to the value of the Vessel as stated herein, or to sound value of the Vessel at the time of the occurrence giving rise to the expenditure if the sound value exceeds that value. Where the Underwriters have admitted a claim for total loss and property insured by the insurance is saved, the foregoing provisions shall not apply unless the expenses of suing and labouring exceed the value of such property saved and then shall apply only to the amount of the expenses which is in excess of such value.

11.5 - When a claim for total loss of the Vessel is admitted under this insurance and expenses have been reasonably incurred in saving or attempting to save the Vessel and other property and there are no proceeds, or the expenses exceeds the proceeds, then this insurance shall bears its pro-rata share of such proportion of the expenses, or of the

expenses in excess of the proceeds, as the case may be, as may reasonably be regarded as having been incurred in respect of the Vessel, excluding all special compensation and expenses as referred to in Clause 10.5; but if the Vessel be insured for less than its sound value at the time of occurrence giving rise to the expenditure, the amount recoverable under this Clause shall be reduced in proportion to the under-insurance.

11.6 - The sum recoverable under this Clause 11 shall be in addition to the loss otherwise recoverable under this insurance but shall in no circumstances exceed the amount insured under this insurance in respect of the Vessel.

## **12 – DEDUCTIBLE**

12.1 - No claim arising from a peril insured against shall be payable under this insurance unless the aggregate of all such claims arising out of each separate accident or occurrence (including claims under Clauses 8, 10 and 11) exceeds the deductible amount agreed in in which case this sum shall be deducted. Nevertheless the expense of sighting the bottom after stranding, if reasonably incurred specially for that purpose, shall be paid even if no damage be found. This Clause 12.1 shall not apply to a claim for Total or Constructive Total Loss of the Vessel or, in the event of such a claim, to any associated claim under Clause 11 arising out from the same accident or occurrence.

12.2 - Claims for damage by heavy weather occurring during a single sea passage between two successive ports shall be treated as being due to one accident. In the case of such heavy weather extending over a period not wholly covered by this insurance the deductible to be applied to the claim recoverable hereunder shall be the proportion of the above deductible that the number of days of such heavy weather falling within the period of this insurance bears to the number of days of heavy weather during the single sea passage.

The expression "heavy weather" in this Clause 12.2 shall be deemed to include contact with floating ice.

12.3 - Excluding any interest comprised therein, recoveries against any claim which is subject to the above deductible shall be credited to the Underwriters in full to the extent of the sum by which the aggregate of the claim unreduced by any recoveries exceeds the above deductible.

12.4 - Interest comprised in recoveries shall be apportioned between the Assured and the Underwriters, taking into account the sums paid by the Underwriters and the dates when such payments were made, notwithstanding that by the addition of interest the Underwriters may receive a larger sum than they have paid.

## **13 - NOTICE OF CLAIM AND TENDERS**

13.1 - In the event of accident whereby loss or damage may result in a claim under this insurance, notice must be given to the Underwriters promptly after the date on which the Assured, Owners, or Managers become or should have become aware of the loss or damage and prior to survey so that a surveyor may be appointed to represent the Underwriters should they so desire.

If notice is not given to the Underwriters within twelve months of that date unless the Underwriters agree to the contrary in writing, the Underwriters will be automatically discharged from liability for any claim under this insurance in respect of or arising out of such accident or the loss or the damage.

13.2 - The Underwriters shall be entitled to decide the port to which the Vessel shall proceed for docking or repair (the actual additional expenses of the voyage arising from compliance with the Underwriters' requirements being refunded to the Assured) and shall have a right of veto concerning a place of repair or a repairing firm.

13.3 - The Underwriters may also take tenders or may require further tenders to be taken for the repair of the Vessel. Where such a tender has been taken and a tender is accepted with the approval of the Underwriters, an allowance shall be made at the rate of 30 % per annum on the insured value for the time lost between the despatch of the

invitations to tender required by Underwriters and the acceptance of a tender to the extent that such time is lost solely as the result of tender having been taken and provided that the tender is accepted without delay after receipt of the Underwriters approval.

Due credit shall be given against the allowance as above for any amounts recovered in respect of fuel and stores and wages and maintenance of the master Officers and Crew or any member thereof, including amounts allowed in general average, and for any amounts recovered from third parties in respect of damages for detention and/or loss of profit and/or running expenses, for the period covered by the tender allowance or any part thereof.

Where a part of the cost of the repair of damage other than a fixed deductible is not recoverable from the Underwriter allowance shall be reduced by a similar proportion.

13.4 - In the event of failure to comply with conditions of this Clause 13.2 a deduction of 15 % shall be made from the amount of the ascertained claim.

#### **14 - NEW FOR OLD**

Claims payable without deduction new for old.

#### **15 - BOTTOM TREATMENT**

In no case shall a claim be allowed in respect of scraping gritblasting and/or other surface preparation or painting of the Vessel's bottom except that

15.1 - gritblasting and/or other surface preparation of new bottom plates ashore and supplying and applying any "shop" primer thereto,

15.2 - gritblasting and/or other surface preparation of :

- the butts or area of plating immediately adjacent to any renewed or refitted plating damaged during the course of welding and/or repairs,

- areas of plating damaged during the course of fairing, either in place or ashore,

15.3 - supplying and applying the first coat of primer/anti-corrosive to those particular areas mentioned in 15.1 and 15.2 above,

shall be allowed as part of the reasonable cost of repairs in respect of bottom plating damaged by an insure peril.

#### **16 - WAGES AND MAINTENANCE**

No claim shall be allowed, other than in general average, for wages and maintenance of the Master, Officers and Crew, or any member thereof, except when incurred solely for the necessary removal of the Vessel from one port to another for the repair of damage covered by the Underwriters, or for trial trips for such repairs, and then only for such wages and maintenance as are incurred whilst the Vessel is under way.

#### **17 - AGENCY COMMISSION**

In no case shall any sum be allowed under this insurance either by way of remuneration of the Assured for time and trouble taken to obtain and supply information or documents or in respect of the commission or charges of any manager, agent, managing or agency company or the like, appointed by or on behalf of the Assured to perform such services.

#### **18 - UNREPAIRED DAMAGE**

18.1 - The measure of indemnity in respect of claims for unrepaired damage shall be the reasonable depreciation in the market value of the Vessel at the time this insurance terminates arising from such unrepaired damage, but not exceeding the reasonable cost of repairs.

18.2 - In no case shall the Underwriters be liable for unrepaired damage in the event of a subsequent total loss (whether or not covered under this insurance) sustained during the period covered by this insurance or any extension thereof.

18.3 - The Underwriters shall not be liable in respect of unrepaired damage for more than the insured value at the time this insurance terminates.

## **19 - CONSTRUCTIVE TOTAL LOSS**

19.1 - In ascertaining whether the Vessel is a constructive total loss, the insured value shall be taken as the repaired value and nothing in respect of the damaged or break-up value of the Vessel or wreck shall be taken into account.

19.2 - No claim for constructive total loss based upon the cost of recovery and/or repair of the Vessel shall be recoverable hereunder unless such cost would exceed the insured value. In making this determination, only the cost relating to a single accident or sequence of damages arising from the same accident shall be taken into account.

## **20 - FREIGHT WAIVER**

In the event of total or constructive total loss no claim to be made by the Underwriters for freight whether notice of abandonment has been given or not.

## **21 – ASSIGNMENT**

No assignment of or interest in this insurance or in any moneys which maybe or become payable thereunder is to be binding on or recognised by the Underwriters unless a dated notice of such assignment or interest 303 signed by the Assured, and by the assignor in the case of subsequent assignment, is endorsed on the Policy 304 and the Policy with such endorsement is produced before payment of any claim or return of premium thereunder.

## **22 - DISBURSEMENTS WARRANTY**

22.1 - Additional insurances as follows are permitted :

22.1.1 - Disbursements, Managers' Commission, Profits or Excess or Increased Value of Hull and machinery. A sum not exceeding 25 % of the value stated herein.

22.1.2 - Freight, Chartered Freight or Anticipated Freight, insured for time. A sum not exceeding 25 % of the value as stated herein less any sum insured, however described, under 22.1.1.

22.1.3 - Freight or Hire, under contracts for Voyage. A sum not exceeding the gross freight or hire for the current cargo passage and next succeeding cargo passage (such insurance to include, if required, a preliminary and an intermediate ballast voyage) plus the charges of insurance. In the case of a voyage charter where payment is made on a time basis, the sum permitted for insurance shall be calculated on the estimated duration of the voyage, subject to the limitation of two cargo passages as laid down herein. Any sum insured under 22.1.2 to be taken into account and only the excess thereof may be insured, which excess shall be reduced as the freight or hire is advanced or earned by the gross amount so advanced or earned.

22.1.4 - Anticipated Freight if the Vessel sails in ballast and not under Charter. A sum not exceeding the anticipated gross freight on next cargo passage, such sum to be reasonably estimated on the basis of the current rate of freight at time of insurance plus the charges of insurance. Any sum insured under 22.1.2 to be taken into account and only the excess thereof may be insured.

22.1.5 - Time Charter Hire or Charter Hire for Series of Voyages. A sum not exceeding 50 % of the gross hire which is to be earned under the charter in a period not exceeding 18 months. Any sum insured under 22.1.2 to be taken into account and only the excess thereof may be insured, which excess shall be reduced as the hire is advanced or earned under the charter by 50 % of the gross



amount so advanced or earned but the sum insured need not be reduced while the total of sums insured under 22.1.2 and 22.1.5 does not exceed 50 % of the gross hire still to be earned under the charter. An insurance under this section may begin on the signing of the charter.

21.1.6 - Premiums. A Sum not exceeding the actual premiums of all interests insured for a period not exceeding 12 months (excluding premiums insured under the foregoing sections but including, if required, the premium or estimated calls on any Club or War etc. Risk Insurance) reducing pro rata monthly.

21.1.7 - Returns of Premium. A Sum not exceeding the actual returns which are allowable under any insurance but which would not be recoverable thereunder in the event of a total Loss of the Vessel whether by insured perils or otherwise.

21.1.8 - Insurance irrespective of amount against :  
Any risks excluded by Clauses 24, 25, 26 and 27 below.

22.2 - Warranted that no insurance on any interests enumerated in the foregoing 22.1.1 to 22.1.7 in excess of the amounts permitted therein and no other insurance which includes total loss of the Vessel P.P.I., F.I.A., or subject to any other like term, is or shall be effected to operate during the currency of this insurance by or for account of the Assured, Owners, Managers or Mortgagees. Provided always that a breach of this warranty shall not afford the Underwriters any defence to a claim by a Mortgagee who has accepted this insurance without knowledge of such breach.

### **23 - RETURNS FOR LAY-UP AND CANCELLATION**

23.1. - To return as follows :

23.1.1. - Pro rata monthly net for each uncommenced month if this insurance be cancelled by agreement.

23.1.2 - For each period of 30 consecutive days the Vessel may be laid up in a port or in lay-up area provided such port or lay-up area is approved by the Underwriters (with special liberties as hereinafter allowed).

(a) ..... per cent net not under repair.

(b).....per cent net under repair.

23.1.3 The vessel shall not be considered to be under repair when work is undertaken in respect of ordinary wear and tear of the vessel and/or following recommendations in the Vessel's Classification Society survey, but any repairs following loss of or damage to the Vessel or involving structural alterations, whether covered by this insurance or otherwise shall be considered as under repair.

23.1.4 If the Vessel is under repair during part only of a period for which a return is claimable, the return shall be calculated pro rata to the number of days under 23.1.2 (a) and (b) respectively.

### **23.2 - PROVIDED ALWAYS THAT**

23.2.1 - a total loss of the Vessel, whether by insured perils or otherwise, has not occurred during the period covered by this insurance or any extension thereof.

23.2.2 - in no case shall a return be allowed when the Vessel is lying in exposed or unprotected waters, or in a port or lay-up area not approved by Underwriters

23.2.3 - loading or discharging operations or the presence of cargo onboard shall not debar returns but no return shall be allowed for any period

during which the Vessel is being used for the storage of cargo or for lightening purposes.

23.2.4. - in the event of any amendment of the annual rate, the above rates of return shall be adjusted accordingly.

23.2.5 - in the event of any return recoverable under this Clause 23 being based on 30 consecutive days which fall on successive insurances effected for the same Assured, this insurance shall only be liable for an amount calculated at pro rata of the period rate 23.1.2 (a) and/or (b) above for the number of days which come within the period of this insurance and to which a return is actually applicable. Such overlapping period shall run, at the option of the Assured, either from the first day on which the Vessel is laid up or the first day of a period of 30 consecutive days as provided under 23.1.2 (a) or (b).

**The following clauses shall be paramount and shall override anything contained in this insurance inconsistent therewith**

#### **24 - WAR EXCLUSION**

In no case shall this insurance cover loss damage liability, or expense caused by

24.1 - war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power.

23.2 - capture seizure arrest restraint or detainment (barratry and piracy excepted), and the consequences thereof or any attempt thereat

23.3 - derelict mines torpedoes bombs or other derelict weapons of war.

#### **25 - STRIKES EXCLUSION**

In no case shall this insurance cover loss damage liability or expenses caused by

25.1 - strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotion

25.2 - any terrorist or any person acting from political motive.

#### **26 - MALICIOUS ACT EXCLUSION**

In no case shall this insurance cover loss damage liability or expenses arising from

26.1 - the detonation of an explosive

26.2 - any weapon of war

and caused by any person acting maliciously or from political motive.

#### **27 - NUCLEAR EXCLUSION**

In no case shall this insurance cover loss damage liability or expenses directly or indirectly caused by or contributed by or arising from

27.1 ionising radiation's from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

27.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

27.3 any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.