

Marine Nationalisation and Confiscation, SR&CC, War and Terrorism Exclusion Clause

(Registration No.: 09AD2022000210357)

The following exclusions apply in respect of any shipments to, from, via or storage in Ukraine (including Crimea and the Luhansk and Donetsk regions), Russia and Belarus during the policy period and shall be paramount and shall override anything contained in this insurance inconsistent therewith.

NATIONALISATION AND CONFISCATION EXCLUSION

This Policy does not cover any loss, destruction, damage, consequential loss or injury directly or indirectly occasioned by, happening through or in consequence of nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority.

STRIKE RIOTS & CIVIL COMMOTION EXCLUSION

This Policy does not apply to liability directly or indirectly caused or occasioned by contributed to arising or originating from Strike, Riot and Civil Commotion, Illegal Occupation or Seizure, Act of Authority, Looting.

Strike

meaning any wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out whether or not such act is committed in the course of a disturbance of the public peace

Riot and Civil Commotion

meaning any act committed in the course of a disturbance of the public peace by any person taking part together with others in such disturbance

Illegal Occupation or Seizure

meaning any illegal occupation or physical possession of premises used or owned by the Insured

Act of Authority

meaning any act of a lawfully constituted authority for the purpose of suppressing or minimising the consequences of any ongoing disturbance of the public peace

Looting

meaning the misappropriation of property facilitated by any of the above at any named or unnamed location covered by this Policy.

WAR EXCLUSION

This Policy does not cover any loss, destruction, damage, cost, expense, consequential loss or injury directly or indirectly caused by, resulting from, in connection with or in consequence of war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

TERRORISM EXCLUSION

This Policy does not cover any loss, destruction, damage, cost, expense, consequential loss or injury directly or indirectly caused by, resulting from or in connection with any Act of Terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purposes of this General Exclusion, "Act of Terrorism" means any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence or overthrow any government and/or to put the public or any section of the public in fear.