

## **Notice of Alteration to the Terms and Conditions of Insurance**

TO ALL MEMBERS

21 December 2022

NOTICE IS HEREBY GIVEN that for all Rules based entries with the Association, which include the War Risk Extension Clause, the liabilities covered under this clause will exclude all loss, damage, liability, cost or expense:

- (a) caused by or arising from or in connection with any Russia-Ukraine conflict and/or any expansion of such conflict; or
- (b) in any area or territory or territorial waters where Russian armed forces, Russian-backed forces, and/or Russian authorities, are engaged in conflict within the territories (including territorial waters) of the Russian Federation, Belarus, Ukraine and any disputed regions of Ukraine, the Crimean Peninsula and the Republic of Moldova.
- (c) arising from capture, seizure, arrest, detainment, confiscation, nationalisation, expropriation, deprivation or requisition for title or use, or the restraint of movement of vessels and cargo in the territories (including territorial waters) of the Russian Federation, Belarus, Ukraine and any disputed regions of Ukraine, the Crimean Peninsula and the Republic of Moldova.

NOTICE IS HEREBY GIVEN that for all plain language entries with the Association, the “War risks” section under the heading “Your cover” in your liability insurance policy applies, but excluding all loss, damage, liability, cost or expense:

- (a) caused by or arising from or in connection with any Russia-Ukraine conflict and/or any expansion of such conflict; or
- (b) in any area or territory or territorial waters where Russian armed forces, Russian-backed forces, and/or Russian authorities, are engaged in conflict within the territories (including territorial waters) of the Russian Federation, Belarus, Ukraine and any disputed regions of Ukraine, the Crimean Peninsula and the Republic of Moldova.
- (c) arising from capture, seizure, arrest, detainment, confiscation, nationalisation, expropriation, deprivation or requisition for title or use, or the restraint of movement of vessels and cargo in the

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territories (including territorial waters) of the Russian Federation, Belarus, Ukraine and any disputed regions of Ukraine, the Crimean Peninsula and the Republic of Moldova.

Cover remains available for War risks that fall outside of this exclusion, subject to the other exclusions set out in your insurance policy.

This amendment will be effective from 1 January 2023.