

13/3/2026

WAR RISK NAVIGATION LIMITATIONS

1. NAVIGATION PROVISIONS

This coverage shall extend worldwide, but, unless and to the extent otherwise agreed by the Insurers in accordance with Clause 2, the vessel or craft insured hereunder shall not enter sail for or deviate towards the Territorial Waters of any of the Countries or places, or any other waters described in the Listed Areas as set out below in Clause 3.

2. BREACH OF NAVIGATION PROVISIONS

- (a) If the Insured wishes to secure continuation of coverage under this insurance for a voyage which would otherwise breach Clause 1, the Insured shall give notice to the Insurers and shall only undertake such voyage if the Insured agrees with the Insurers any amended terms of cover and any additional premium which may be required by the Insurers.
- (b) In the event of any breach of any of the provisions of Clause 1, the Insurers shall not be liable for any loss, damage, liability or expense arising out of or resulting from an accident or occurrence otherwise covered under this insurance during the period of breach, unless notice of such breach is given to the Insurers as soon as practicable and any amended terms of cover and any additional premium required by them are agreed.
- (c) The absence of prior notice shall not affect the cover under this insurance but it is a condition of this insurance that the Insured is bound to declare to the Insurers all breaches of the provisions of Clause 1.

3. THE LISTED AREAS

(A) Nigeria

(B) Benin

(C) Togo

(D) Gulf of Guinea

The waters enclosed by the following boundaries:

- a) on the west, from the coast of Togo 6°06'45"N, 1°12'E, south to
- b) high seas point 0°40'S, 3°00'E
- c) and then east to Cape Lopez Peninsula, Gabon 0°40'S, 8°42'E.

This exclusion shall not apply where the vessels or craft are transiting the above area and are more than 30 nautical miles offshore as long as whilst transiting such vessels or craft shall not call at any port or place or interrupt their passage to engage in the transfer of cargo, stores, personnel or the like.

(E) Somalia

(F) Syria

(G) Iraq,

including calls to Al Basra (previously called Mina al Bakr) and Khor al-Amaya and any other Iraqi offshore oil terminals located more than 12 nautical miles offshore Iraq but less than 50 nautical miles offshore Iraq, other than those in the internationally recognized waters of any other country.

(H) (a) Saudi Arabia (Gulf coast)

(b) Saudi Arabia (Red Sea coast) excluding transits

This exclusion shall not apply where the vessels or craft are transiting the waters claimed by Saudi Arabia as their territorial waters as long as whilst transiting such vessels or craft shall not call at any port or place or interrupt their passage to engage in the transfer of cargo, stores, personnel or the like.

(I) Israel

(J) Lebanon

(K) Yemen

This exclusion shall not apply where the vessels or craft are transiting the waters claimed by Yemen as their territorial waters as long as whilst transiting such vessels or craft shall not call at any port or place or interrupt their passage to engage in the transfer of cargo, stores, personnel or the like.

(L) Eritrea

This exclusion shall only apply South of 18°N

(M) Persian/Arabian Gulf, Gulf of Oman, Indian Ocean, Gulf of Aden and Southern Red Sea

The waters enclosed by the following boundaries within the waters (a), (b), (c) and (d),

(M) (i) Indian Ocean, Gulf of Aden and Southern Red Sea in respect of above detailed waters south of 18°N and north of 10°48'N

(M) (ii) Indian Ocean, Gulf of Aden and Southern Red Sea in respect of above detailed waters south of 10°48'N

(a) On the northwest, by the Red Sea, south of Latitude 18°N;

(b) on the northeast, from Pakistan coastline at 25°19.250'N, 65°E;

(c) on the east, by a line to high seas point 10°48'N, 65°E, thence to high seas point 10°48'N, 60°15'E, thence to high seas point 6°45'S, 48°45'E; and

(d) on the southwest, by the Somalia border at 1°40'S, 41°34'E, to high seas point at 6°45'S, 48°45'E.

(N) Venezuela, including all offshore installations located within its Exclusive Economic Zone, which is deemed to extend 200 nautical miles from the coast of mainland Venezuela.

But this area;

(i) shall not include any installations in the above area which are in the territorial waters, out to 12 nautical miles, of Islands, Dependencies or Countries which are not owned by Venezuela

(ii) shall not apply where the vessels or craft transiting Venezuelan waters as long as whilst transiting such vessels or craft shall not call at any port or place or interrupt their passage to engage in the transfer of cargo, stores, personnel or the like.

(O) Iran

(P) Libya

(Q) Pakistan

(R) Oman

(S) Persian/Arabian Gulf, Gulf of Oman, Indian Ocean, Gulf of Aden and Southern Red Sea

The waters north of 18°N enclosed by the within the waters (a), (b), (c) and (d),

(a) On the northwest, by the Red Sea, south of Latitude 18°N;

(b) on the northeast, from Pakistan coastline at 25°19.250'N, 65°E;

(c) on the east, by a line to high seas point 10°48'N, 65°E, thence to high seas point 10°48'N, 60°15'E, thence to high seas point 6°45'S, 48°45'E; and

(d) on the southwest, by the Somalia border at 1°40'S, 41°34'E, to high seas point at 6°45'S, 48°45'E.

(T) United Arab Emirates

(U) Cabo Delgado (Northern area of Mozambique and Southern area of Tanzania)

The territorial sea of Mozambique and Tanzania enclosed by the following boundaries:

a) To the north, from Mnazi Bay at 10°19.6'S, 40°18.9'E to high seas point at 10° 10.3' S, 40° 34.44' E

b) To the south, from Baía do Lúrio at 13°30'S, 40°31.6'E to high seas point 13° 29.97' S, 40° 49.7' E.

(V) Europe

(i) Sea of Azov and Black Sea waters enclosed by the following boundaries

(a) on the west, around Romanian waters, from the Ukraine-Romania border at 45°

10.858'N, 29° 45.929'E to high seas point 45° 11.235'N, 29° 51.140'E

(b) thence to high seas point 45° 11.474'N, 29° 59.563'E and on to high seas point 45° 5.354'N, 30° 2.408'E

(c) thence to high seas point 44° 46.625'N, 30° 58.722'E and on to high seas point 44° 44.244'N, 31° 10.497'E

(d) thence to high seas point 44° 2.877'N, 31° 24.602'E and on to high seas point 43° 27.091'N, 31° 19.954'E

(e) and then east to the Russia-Georgia border at 43° 23.126'N, 40° 0.599'E

(ii) All inland waters of Ukraine, including inland waters within Crimea and other Ukrainian territories under Russian control

(iii) Inland waters of Russia within the following areas:

(a) River Don, from Sea of Azov to vertical line at 41° E

(b) River Donets, from River Don to Ukraine border

(iv) All inland waters of Belarus south of horizontal line at 52° 30' N

(W) Russia

including the Chishima Islands (Kuril Islands) claimed by Russia.

This exclusion shall not apply where the vessels or craft which are transiting the waters of the Sōya Strait and/or the waters surrounding the Kuril Islands, less than 12 nautical miles offshore of islands claimed by Russia as long as whilst transiting, such vessels or craft shall not call at any port or place or interrupt their passage to engage in the transfer of cargo, stores, personnel or the like.

(X) Sudan

(Y) Guyana

(Z) Bahrain

(AA) Djibouti

(BB) Kuwait

(CC) Qatar

In respect of all the Listed Areas above:

Named countries shall include their coastal waters up to 12 nautical miles offshore, unless specifically varied above.

Specific ports, places and coasts should be understood to include harbours, offshore installations, and adjacent waters up to 12 miles offshore unless otherwise agreed.

4. SPECIAL PROVISIONS FOR EUROPE AND RUSSIA

Notwithstanding the provisions of Clause 2, the insurers shall not cover any vessels or craft under this insurance while being within the Listed Areas (V) Europe and/or (W) Russia as set out in Clause 3.