

## MARINE HULL WAR RISK INSURANCE POLICY (UIN: ITGI-MH-01 & ITGI-MH-02) Prospectus

## COVERAGE

Marine Hull War and Strike policy provide protection against a range of risk, subject to exclusion, including but not limited to:

- war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
- capture seizure arrest restraint or detainment, and the consequences thereof or any attempt thereat
- derelict mines torpedoes bombs or other derelict weapons of war
- Strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
- any terrorist or any person acting maliciously or from a political motive
- confiscation or expropriation.

## EXCLUSIONS

In no case shall this insurance cover:

- loss damage or expense attributable to wilful misconduct of the Assured
- ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subjectmatter insured
- loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject matter insured
- loss damage or expense caused by inherent vice or nature of the subject-matter insured
- loss damage or expense proximately caused by delay
- loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel
- any claim based upon loss of or frustration of the voyage or adventure
- loss damage or expense arising from any hostile use of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- loss damage or expense arising from the outbreak of war (whether there be a declaration of war or not) between any of the following countries: United Kingdom, United States of America, France, the Union of Soviet Socialist Republics, the People's Republic of China
- loss damage or expense arising from the absence shortage or withholding of labour of any description whatsoever resulting from any strike
- any claim for any sum recoverable under any other insurance on the subject-matter insured or which would be recoverable under such insurance but for the existence of this insurance
- loss damage or expense arising from unseaworthiness or unfitness of the named storage vessel
- Underwriters waive any breach of the implied warranties of seaworthiness of the ship and fitness of the ship