**WAR, STRIKES, RIOTS AND CIVIL COMMOTIONS**

**HIGH-RISK AREAS ABSOLUTE EXCLUSION CLAUSE**

**Notwithstanding anything contained in this Policy to the contrary**, this Policy does not insure any loss, damage, liability, cost or expense directly or indirectly caused by, arising from, or contributed to by:

- War, civil war, rebellion, revolution, insurrection or civil strife arising therefrom;
- Any hostile act by or against a belligerent power;
- Capture, seizure, arrest, restraint, detainment or confiscation and the consequences thereof or any attempt thereat;
- Derelict mines, torpedoes, bombs or other derelict weapons of war;
- Strikes, riots or civil commotions; or
- Any act of terrorism or politically motivated act,

(collectively referred to as “War and Associated Perils”)

**whilst the subject-matter insured is located, stored, transiting, loading, discharging, anchoring, navigating, or otherwise situated within or in connection with the following areas:**

**1. Territorial Application**

(a) The territorial limits (including territorial waters up to 12 nautical miles offshore) of:

- Iran

(b) The following waterways and maritime areas:

- Strait of Hormuz
- Persian Gulf (also known as the Arabian Gulf)
- Gulf of Oman
- Red Sea
- Bab el-Mandeb Strait

(c) All waters west of a line drawn from Oman’s territorial limit off Cape al-Hadd (22°42.5’N, 59°54.5’E) northeast to the Iran–Pakistan border (25°10.5’N, 61°37.5’E).

**2. Scope of Application**

This exclusion shall apply:

- Whether the subject-matter insured is at sea, in inland transit, in transhipment, or in storage;
- Whether entry into such area is voluntary, by deviation, by order, or by reason of distress;
- Irrespective of the origin or destination of the transit;
- To goods already in transit at the time this clause attaches.

**3. Prevailing Clause**

In the event of any inconsistency between this clause and any other term, condition or extension in this Policy, this clause shall prevail.