

20/7/87 “These clauses are purely illustrative. Different policy conditions may be agreed. The specimen clauses are available to any interested person upon request. In particular:  
 (a) in relation to any clause which excludes losses from the cover, insurers may agree a separate insurance policy covering such losses or may extend the clause to cover such events;  
 (b) in relation to clauses making cover of certain risks subject to specific conditions each insurer may alter the said conditions”.



**INSTITUTE ADDITIONAL PERILS CLAUSES – HULLS**  
 (For use only with the Institute Fishing Vessel Clauses – Hulls 20/7/87)

1	In consideration of an additional premium this insurance is extended to cover	1
1.1	the cost of repairing or replacing	2
1.1.1	any boiler which bursts or shaft which breaks	3
1.1.2	any defective part which has caused loss or damage to the Vessel covered by Clause 6.2.2 of the Institute Fishing Vessel Clauses – Hulls 20/7/87,	4
1.2	loss of or damage to the Vessel caused by any accident or by negligence, incompetence or error of judgement of any person whatsoever.	5
2	Except as provided in 1.1.1 and 1.1.2, nothing in these Additional Perils Clauses shall allow any claim for the cost of repairing or replacing any part found to be defective as a result of a fault or error in design or construction and which has not caused loss of or damage to the Vessel.	6
3	The cover provided in Clause 1 is subject to all other terms, conditions and exclusions contained in this insurance and subject to the proviso that the loss or damage has not resulted from want of due diligence by the Assured, Owners or Managers. Any machinery damage additional deductible applicable in accordance with Clause 13 of the Institute Fishing Vessel Clauses 20/7/87 shall also apply to any claim or part thereof in respect of any machinery, shaft, electrical equipment or wiring, boiler condenser heating coil or associated pipework, where such claim or part thereof is recoverable hereunder solely by reason of these Additional Perils Clauses.	7
4	Master Officers Crew or Pilots not to be considered Owners within the meaning of this Clause should they hold shares in the Vessel.	8
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