



1/11/95 "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".

(FOR USE ONLY WITH THE CURRENT MAR POLICY FORM)

## INSTITUTE GENERAL AVERAGE - POLLUTION EXPENDITURE CLAUSE - HULLS

- 1 Where any of the following GENERAL AVERAGE AND SALVAGE clauses are incorporated in this insurance, then the provisions of Clause 2 herein shall apply:
  - Clause 10.5 of the Institute Time Clauses - Hulls 1/11/95
  - Clause 10.5 of the Institute Time Clauses - Hull - Limited Conditions 1/11/95
  - Clause 10.6 of the Institute Time Clauses - Hull - Total Loss, General Average and 3/4ths Collision Liability 1/11/95
  - Clause 8.5 of the Institute Voyage Clauses - Hulls 1/11/95
  - Clause 8.6 of the Institute Voyage Clauses - Hulls - Total Loss, General Average and 3/4ths Collision Liability 1/11/95
- 2 In consideration of an additional premium to be agreed and provided that the contract of affreightment provides for adjustment according to the York-Antwerp Rules 1994, this insurance is extended to cover the Vessel's proportion of general average expenditure, reduced in respect of any under insurance, which is allowable under Rule XI(d) of the York-Antwerp Rules 1994 and which would be recoverable under the GENERAL AVERAGE AND SALVAGE clause of the applicable insuring conditions but for Clause 10.5.2 of the Institute Time Clauses - Hulls 1/11/95, Clause 10.5.2 of the Institute Time Clauses - Hulls - Limited Conditions 1/11/95, Clause 10.6.2 of the Institute Time Clauses - Hulls - Total Loss, General Average and 3/4ths Collision Liability 1/11/95, Clause 8.5.2 of the Institute Voyage Clauses - Hulls 1/11/95, and Clause 8.6.2 of the Institute Voyage Clauses - Hulls - Total Loss, General Average and 3/4ths Collision Liability 1/11/95.
- 3 This insurance is subject to English law and practice.

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