

1/1/96 "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 - FREIGHT

In consideration of an additional premium to be agreed, where the contract of affreightment provides for adjustment according to the York-Antwerp Rules 1994, this insurance is extended to the proportion of General Average expenditure attaching to freight at risk of the Assured, 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 Clause 11 of the Institute Time Clauses - Freight 1/11/95 or under Clause 8 of the Institute Voyage Clauses - Freight 1/11/95 respectively but for Clause 11.4.2 or Clause 8.4.2 therein.

This insurance is subject to English law and practice.

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