

"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".

1/11/03



INTERNATIONAL NAVIGATING CONDITIONS

1. NAVIGATING LIMITS

Unless and to the extent otherwise agreed by the Underwriters in accordance with Clause 3 below, the vessel shall not enter, navigate or remain in the areas specified below at any time or, where applicable, between the dates specified below (both days inclusive):

Area 1 – Arctic

- (a) North of 70° N. Lat.
- (b) Barents Sea

except for calls at Kola Bay, Murmansk or any port or place in Norway, provided that the vessel does not enter, navigate or remain north of 72° 30' N. Lat. or east of 35° E. Long.

Area 2 – Northern Seas

- (a) White Sea.
- (b) Chukchi Sea.

Area 3 – Baltic

- (a) Gulf of Bothnia north of a line between Umea (63° 50' N. Lat.) and Vasa (63° 06' N. Lat.) between 10th December and 25th May.
- (b) Where the vessel is equal to or less than 90,000 DWT, Gulf of Finland east of 28° 45' E. Long. between 15th December and 15th May.
- (c) Vessels greater than 90,000 DWT may not enter, navigate or remain in the Gulf of Finland east of 28° 45' E. Long. at any time.
- (d) Gulf of Bothnia, Gulf of Finland and adjacent waters north of 59° 24' N. Lat. between 8th January and 5th May, except for calls at Stockholm, Tallinn or Helsinki.
- (e) Gulf of Riga and adjacent waters east of 22° E. Long. and south of 59° N. Lat. between 28th December and 5th May.

Area 4 – Greenland

Greenland territorial waters.

Area 5 – North America (east)

- (a) North of 52° 10' N. Lat. and between 50° W. Long. and 100° W. Long.
- (b) Gulf of St. Lawrence, St. Lawrence River and its tributaries (east of Les Escoumins), Strait of Belle Isle (west of Belle Isle), Cabot Strait (west of a line between Cape Ray and Cape North) and Strait of Canso (north of the Canso Causeway), between 21st December and 30th April.
- (c) St. Lawrence River and its tributaries (west of Les Escoumins) between 1st December and 30th April.
- (d) St. Lawrence Seaway.
- (e) Great Lakes.

Area 6 – North America (west)

- (a) North of 54° 30' N. Lat. and between 100° W. Long. and 170° W. Long.
- (b) Any port or place in the Queen Charlotte Islands or the Aleutian Islands.

Area 7 – Southern Ocean

South of 50° S. Lat. except within the triangular area formed by rhumb lines drawn between the following points

- (a) 50° S. Lat.; 50° W. Long.
- (b) 57° S. Lat.; 67° 30' W. Long.
- (c) 50° S. Lat.; 160° W. Long.

Area 8 – Kerguelen/Crozet

Territorial waters of Kerguelen Islands and Crozet Islands.

Area 9 – East Asia

- (a) Sea of Okhotsk north of 55° N. Lat. and east of 140° E. Long. between 1st November and 1st June.
- (b) Sea of Okhotsk north of 53° N. Lat. and west of 140° E. Long. between 1st November and 1st June.
- (c) East Asian waters north of 46° N. Lat. and west of the Kurile Islands and west of the Kamchatka Peninsula between 1st December and 1st May.

Area 10 – Bering Sea

Bering Sea except on through voyages and provided that

- (a) the vessel does not enter, navigate or remain north of 54° 30' N. Lat.; and
- (b) the vessel enters and exits west of Buldir Island or through the Amchitka, Amukta or Unimak Passes; and
- (c) the vessel is equipped and properly fitted with two independent marine radar sets, a global positioning system receiver (or Lorán-C radio positioning receiver), a radio transceiver and GMDSS, a weather facsimile recorder (or alternative equipment for the receipt of weather and routing information) and a gyrocompass, in each case to be fully operational and manned by qualified personnel; and
- (d) the vessel is in possession of appropriate navigational charts corrected up to date, sailing directions and pilot books.

2. BREACH OF NAVIGATING LIMITS

In the event the vessel is in breach of Clause 1 above, the Underwriters shall not be liable for any loss, damage, liability or expense arising out of or resulting from an accident or occurrence during the period of breach, unless notice is given to the Underwriters immediately after receipt of advices of such breach and any amended terms of cover and any additional premium required by them are agreed.

3. PERMISSION FOR AREAS SPECIFIED IN NAVIGATING LIMITS

The vessel may breach Clause 1 above and Clause 2 shall not apply, provided always that the Underwriters' prior permission shall have been obtained and any amended terms of cover and any additional premium required by the Underwriters are agreed.