

**INSTITUTE WAR AND STRIKES CLAUSES  
YACHTS**

This insurance is subject to English law and practice

**1. PERILS**

Subject always to the exclusions hereinafter referred to, this insurance covers loss of or damage to the Vessel caused by

- 1.1) war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
- 1.2) capture seizure restraint or detainment, and the consequences thereof or any attempt thereat
- 1.3) derelict mines torpedoes bombs or other derelict weapons of war
- 1.4) strikers, locked-out workmen or persons taking part in labour disturbances, riots or civil commotions
- 1.5) any terrorist or any person acting from a political motive
- 1.6) confiscation or expropriation.

**Provided that the insurance against the perils under Clause 1 above (with the exception of Clause 1.4) shall not apply before the Vessel has been launched or whilst she is hauled out ashore.**

**2. INCORPORATION**

This Institute Yacht Clauses 1/11/85 except Clauses 2, 3, 4, 5, 6, 8, 9, 10, 12.1, 19, 20, 21, 22 and 23 are deemed to be incorporated in this insurance in so far as they do not conflict with the provisions of these clauses and providing that any indemnity in respect of any sum or sums for which the Assured may become legally liable in respect of any one accident or series of accidents arising out of the same event shall be limited to the sum stated for this purpose in this insurance or, if no such amount is stated, to the sum insured in respect of the Vessel.

**3. DETAINMENT**

In the event that the Vessel shall have been the subject of capture seizure arrest restraint detainment confiscation or expropriation, and the Assured shall thereby have lost the free use and disposal of the Vessel for a continuous period of 12 months then for the purpose of ascertaining whether the Vessel is a constructive total loss the Assured shall be deemed to have been deprived of the possession of the Vessel without any likelihood of recovery.

**4. EXCLUSIONS**

This insurance excludes

- 4.1) loss damage liability or expense arising from
  - 4.1.1) any detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter, hereinafter called a nuclear weapon of war
  - 4.1.2) the outbreak of war (whether there be a declaration of war or not) between any of the following countries :

United Kingdom, United States of America, France, the Union of Soviet Socialist Republics, the People's Republic of China.
  - 4.1.3) requisition or pre-emption
  - 4.1.4) capture seizure arrest restraint detainment confiscation or expropriation by or under the order of the government or any public or local authority of the country in which the Vessel is owned or registered
  - 4.1.5) arrest restraint detainment confiscation or expropriation under quarantine regulations or by reason of infringement of any customs or trading regulations
  - 4.1.6) the operation of ordinary judicial process, failure to provide security or to pay any fine or penalty or any financial cause
  - 4.1.7) piracy (but this exclusion shall not affect cover under Clause 1.4)
- 4.2) loss damage liability or expense covered by the Institute Yacht Clauses 1/11/85 or which would be recoverable thereunder but for Clause 12 thereof
- 4.3) any claim for any sum recoverable under any other insurance on the Vessel or which would be recoverable under such insurance but for the existence of this insurance
- 4.4) any claim for expenses arising from delay except such expenses as would be recoverable in principle in English law and practice under the York-Antwerp Rules 1974.

**5. TERMINATION**

- 5.1) This insurance may be cancelled by either the Underwriters or the Assured giving 7 days notice (such cancellation becoming effective on the expiry of 7 days from midnight of the day on which notice of cancellation is issued by or to the Underwriters). The Underwriters agree however to reinstate this insurance subject to agreement between the Underwriters and the Assured prior to the expiry of such notice of cancellation as to new rate of premium and/or conditions and/or warranties.
- 5.2) Whether or not such notice of cancellation has been given this insurance shall TERMINATE AUTOMATICALLY
  - 5.2.1) upon the occurrence of any hostile detonation of any nuclear weapon of war as defined in Clause 4.1.1. wheresoever or whensoever such detonation may occur and whether or not the Vessel may be involved
  - 5.2.2) upon the outbreak of war (whether there be a declaration of war or not) between any of the following countries :

United Kingdom, United States of America, France, the Union of Soviet Socialist Republics, the People's Republic of China
  - 5.2.3) in the event of the Vessel being requisitioned, either for title or use.
- 5.3) in the event either of cancellation by notice or of automatic termination of this insurance by reason of the operation of this Clause 5, or of the sale of the Vessel, pro rata net return of premium shall be payable to the Assured.

**This Insurance shall not become effective if, subsequent to its acceptance by the Underwriters and prior to the intended time of its attachment, there has occurred any event which would have automatically terminated this insurance under the provisions of Clause 5 above.**