

MODEL CLAUSE EXCLUSION GEOGRAPHICAL LIMITS UKRAINE, RUSSIAN FEDERATION AND BELARUS

Excluded from the geographical limits are:

- Ukraine
- Russian Federation
- Republic of Belarus
- The Sea of Azov and the territorial waters of Ukraine and Russian Federation including the territorial waters in the Black Sea

With the exception of the war risks, this exclusion does not apply:

1. to transport which is usual through the excluded area;
2. if the insured did not know or could not reasonably have known that transport respectively (arbitrary) stay/storage takes place or took place from, to or through respectively in the excluded area;
3. if transport is terminated in the excluded area due to circumstances beyond the control of the insured or takes place or took place through the excluded area;

In all other cases and war risks insurers provide cover with prior approval.

The provisions of the sanctions regulations remain in full force and effect.

*The VNAB model policy conditions and clauses only serve as **model**. They may be adjusted by alterations, additional provisions and/or clauses. VNAB market parties are free to offer other policy conditions to their customers.*

The VNAB is not liable for the application or contents of the model conditions and clauses. In case of any difference between the original Dutch wording of this text and the English translation, the Dutch wording will prevail.

If you're looking for previously published (older) conditions, please contact the VNAB.

The official title of these conditions is: "Modelclausule uitsluiting verzekerd gebied Oekraïne, Rusland en Belarus". The wording is available via the website of the Netherlands Insurance Exchange Association, www.vnab.nl.