

List of Perceived Enhanced Risk as of 1 January 2026

List of Areas of Perceived Enhanced Risk

The insurance is valid world-wide subject to Notice of cancellation as per Hull War, Strikes, Terrorism and Related Perils Notice of Cancellation Administration Clause (JW2022/007A) as regards trading warranties, with the following areas currently excluded. Trading to Listed Areas should be reported to the Association before commencement of the voyage. An additional premium, which depends on area and current rate, may be required. A premium indication will be provided at reporting.

Africa

- Benin
- Cabo Delgado as defined overleaf
- Gulf of Guinea as defined overleaf
- Somalia
- Sudan
- Eritrea, but only South of Latitude 18° North
- Nigeria
- Libya
- Togo

Europe

- Sea of Azov and Black Sea waters plus inland waters as defined overleaf

Any call to Sea of Azov and Black Sea waters plus inland waters as defined overleaf shall be declared to the Association for prior agreement, and in respect of any calls to Sea of Azov and Black Sea waters plus inland waters as defined overleaf the Breach of Navigation provision 2(c) of Navigational Limitations for Hull War, Strikes, Terrorism and Related Perils Endorsements (JW2005/001A) shall not apply.

Indian Ocean, Gulf of Aden and Southern Red Sea

- Waters as defined overleaf

Asia

- Pakistan

Middle East

- Iran
- Iraq, including all Iraqi offshore oil terminals
- Israel
- Lebanon
- Oman (Musandam Governorate)
- Persian or Arabian Gulf and adjacent waters as defined overleaf
- Saudi Arabia (Gulf Coast)
- Saudi Arabia (Red Sea Coast) excluding transits
- Syria
- United Arab Emirates
- Yemen



Any call to Iran or Syria shall be declared to the Association for prior agreement, and in respect of any calls to Iran or Syria the Breach of Navigation provision 2(c) of Navigational Limitations for Hull War, Strikes, Terrorism and Related Perils Endorsements (JW2005/001A) shall not apply.

Russia

Any call to Russia shall be declared to the Association for prior agreement, and in respect of any calls to Russia the Breach of Navigation provision 2(c) of Navigational Limitations for Hull War, Strikes, Terrorism and Related Perils Endorsements (JW2005/001A) shall not apply.

South America

- Guyana, but only calls to offshore installations in the Guyanese EEZ beyond territorial waters
- Venezuela, including all offshore installations in the Venezuelan EEZ.

Any call to Venezuela shall be declared to the Association for prior agreement, and in respect of any calls to Venezuela the Breach of Navigation provision 2(c) of Navigational Limitations for Hull War, Strikes, Terrorism and Related Perils Endorsements (JW2005/001A) shall not apply.

Definitions:

- **Named Countries** shall include their coastal waters up to 12 nautical miles offshore, unless specifically varied above.
- **Named Ports** shall include all facilities/terminals within areas controlled by the relevant port authority/ies (or as may be more precisely defined by Insurers) including offshore terminals/facilities, and all waters within 12 nautical miles of such but not exceeding 12 nautical miles offshore unless specifically stated.

Defined Waters

Europe

- 1) Sea of Azov and Black Sea waters enclosed by the following boundaries:
 - a) On the west, around Romanian waters, from the Ukraine-Romania border at 45° 10.858'N, 29° 45.929'E to high seas point 45° 11.235'N, 29° 51.140'E
 - b) thence to high seas point 45° 11.474'N, 29° 59.563'E and on to high seas point 45° 5.354'N, 30° 2.408'E
 - c) thence to high seas point 44° 46.625'N, 30° 58.722'E and on to high seas point 44° 44.244'N, 31° 10.497'E
 - d) thence to high seas point 44° 2.877'N, 31° 24.602'E and on to high seas point 43° 27.091'N, 31° 19.954'E
 - e) and then east to the Russia-Georgia border at 43° 23.126'N, 40° 0.599'E
- 2) All inland waters of Ukraine, including inland waters within Crimea and other Ukrainian territories under Russian control



- 3) Inland waters of Russia within the following areas:
 - a. River Don, from Sea of Azov to vertical line at 41° E
 - b. River Donets, from River Don to Ukraine border
- 4) All inland waters of Belarus south of horizontal line at 52° 30' N

Cabo Delgado

The territorial sea of Mozambique and Tanzania enclosed by the following boundaries:

- a) To the north, from Mnazi Bay at 10°19.6'S, 40°18.9'E to high seas point at 10°10.3' S, 40°34.44' E
- b) To the south, from Baía do Lúrio at 13°30'S, 40°31.6'E to high seas point 13°29.97' S, 40°49.7' E.

Indian Ocean, Gulf of Aden and Southern Red Sea

The waters enclosed by the following boundaries:

- a) on the northwest, by the Red Sea, south of Latitude 18°N
- b) on the northeast, from the Yemen border at 16°38.5'N, 53°6.5'E to high seas point 14°55'N, 53°50'E
- c) on the east, by a line from high seas point 14°55'N, 53°50'E to high seas point 10°48'N, 60°15'E, thence to high seas point 6°45'S, 48°45'E
- d) and on the southwest, by the Somalia border at 1°40'S, 41°34'E, to high seas point 6°45'S, 48°45'E

Excepting coastal waters of adjoining territories up to 12 nautical miles offshore unless otherwise provided.

Persian or Arabian Gulf

Persian or Arabian Gulf and adjacent waters including the Gulf of Oman and waters west of the line from Oman's territorial limit off Cape al-Hadd at 22°42.5'N, 59°54.5'E northeast to the Iran-Pakistan border at 25°10.5'N, 61°37.5'E excepting coastal waters of adjoining territories up to 12 nautical miles offshore unless otherwise provided.

Gulf of Guinea

The waters enclosed by the following boundaries:

- a) On the west, from the coast of Togo 6° 06' 45" N, 1°12'E, south to
- b) high seas point 0° 40' S, 3° 00' E
- c) and then east to Cape Lopez Peninsula, Gabon 0°40'S, 8° 42'E.

Information

The ports, places, countries, zones and areas listed shall include all harbours, offshore installations and terminals unless otherwise stated.



Navigational Limitations for Hull War, Strikes, Terrorism and Related Perils Endorsements (JW2005/001A)

1. Navigation provisions

Unless and to the extent otherwise agreed by the Underwriters in accordance with Clause 2, the vessel or craft insured hereunder shall not enter sail for or deviate towards the territorial waters of any of the Countries or places, or any other waters described in the current List of Areas of Perceived Enhanced Risk (listed areas) as may be published from time to time in London by the Joint War Committee.

2. Breach of navigation provisions

- (a) If the Insured wishes to secure continuation of coverage under this insurance for a voyage which would otherwise breach Clause 1, it shall give notice to Underwriters and shall only undertake such voyage if it agrees with the Underwriters any amended terms of cover and any additional premium which may be required by the Underwriters.
- (b) In the event of any breach of any of the provisions of Clause 1, the Underwriters shall not be liable for any loss, damage, liability or expense arising out of or resulting from an accident or occurrence otherwise covered under this insurance during the period of breach, unless notice of such breach is given to the Underwriters as soon as practicable and any amended terms of cover and any additional premium required by them are agreed.
- (c) The absence of prior notice shall not affect the cover under this insurance but it is a condition of this insurance that the Insured is bound to declare to the Underwriters all breaches of the provisions of Clause 1.
- (d) If Clause 2(c) is deleted, continuation of coverage under this insurance is conditional upon notice to the Underwriters being given prior to the vessel or craft entering the listed areas.

3. Revisions to list of areas of perceived enhanced risk

- (a) In the event that revisions to the List of Areas of Perceived Enhanced Risk are published by the Joint War Committee, these revisions shall not take effect for the purposes of Clause 1 and Clause 2 hereof unless the Underwriters shall have given 7 days' notice of cancellation to the Insured for amendment of the listed areas.
- (b) If a vessel or craft remains in the territorial waters of a Country or place after such Country or place has been added to the listed areas under Clause 3(a), the Underwriters shall not be liable for any loss, damage, liability or expense arising out of or resulting from an accident or occurrence otherwise covered under this insurance after expiry of that 7 day period unless notice is given to the Underwriters before the end of that 7 day period and any amended terms of cover and any additional premium required by them are agreed before the expiry of this period.

JW2005/001A 20 June 2005
A Joint Committee of the IUA and LMA



and as and where applicable:

**Hull War, Strikes, Terrorism and Related Perils Notice of Cancellation Administration
Clause (JW2022/007A)**

Where Underwriters wish to give notice of cancellation (herein "Notice") for the purpose of amending the Listed Areas, it is agreed as follows:

- 1 The Notice shall be given by e-mail by the Leading Underwriter only to the Insured's broker on behalf of all Underwriters subscribing to this insurance.
- 2 The Notice shall identify the policy (by number / Unique Market Reference [UMR], principal Assured, and Interest insured) to which the Notice applies.
- 3 The Notice shall be 7 days but where the circumstances involve one of the five powers (China, France, Russia, United Kingdom, United States), the Notice shall be 72 hours.
- 4 The period of Notice shall commence one working day from midnight on the day of issue to enable the broker to transmit the Notice to the Assured(s), mortgagee(s) and other parties to whom the broker has an obligation to transmit the Notice.
 - 4.1 where the insurance covers both (a) War Risks and (b) marine and/or other non-war risks, the Notice shall only apply to the cover for War Risks;
 - 4.2 the insurances will be considered as automatically reinstated upon expiry of the Notice, subject to the terms of coverage of the Listed Areas being amended in line with the changes outlined in the Notice;
 - 4.3 in the absence of notice in writing having been received from the Assured to the Leading Underwriter prior to the expiry of the Notice,
 - (i) the Assured shall be deemed to have agreed to such amendment of the Listed Areas,
 - (ii) the coverage will be automatically reinstated upon expiry of the Notice subject to such amendment of the coverage in respect of the Listed Areas, and
 - (iii) such amendment shall be deemed to have been endorsed upon and form part of the insurance;
 - 4.4 where the listed areas applying to this insurance prior to the Notice have been the subject of any deletion amendment limitation or restriction, such deletion amendment limitation or restriction
 - (a) shall continue to apply *mutatis mutandis* to the new Listed Areas, but
 - (b) shall not apply to any port(s) and/or place(s) and/or area added in consequence of the Notice;
 - 4.5 should the insurance already be subject to navigation limitations so limiting the area of trading that any port(s) and/or place(s) and/or area to be added in consequence of the Notice would not in any case have been a permitted port(s) of call or area of trading, the insurance shall not be subject to the Notice.
- 5 If this clause is endorsed upon any reinsurance, the terms "Assured" and "insurance" shall be deemed to be amended to read "Reassured" and "reinsurance" respectively.

JW2022/007A
18th March 2022