



"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".

1/7/88

(FOR USE ONLY WITH THE NEW MARINE POLICY FORM)

**INSTITUTE SHIPOWNERS' LIABILITY CLAUSE**  
 (This insurance is subject to English law and practice)

This insurance is to cover shipowners' liability to cargo by reason of .....

Including general average, salvage and expenses incurred in preserving, forwarding and safeguarding the property, not recoverable from cargo for the reason mentioned above.

Held covered in case of deviation at a premium to be arranged subject to prompt notice being given to the Underwriters.

Notwithstanding the foregoing this insurance excludes any liability

- 1 arising from inherent quality, defect or vice of cargo, delay or loss of market
- 2 for punitive or exemplary damages, however described.

---

**CL. 353.** Sold by *Witherby & Co. Ltd., London.* — © Copyright — The Institute of London Underwriters