

**G13**

**TRANSLATION**

**“All Risks”-Clause**

The insurers shall pay:

- A. all losses of and physical damage to the interests insured – including the expenses referred to in article 3 of the “Dutch Bourse Cargo Policy 2006” – arising from any cause whatsoever, without prejudice however to the exclusions mentioned in the articles 16, 17 and 24 “Inherent vice”, “Fault of the assured” and “Free of war risks and strike risks” of the conditions “Dutch Bourse Cargo Policy 2006”;
- B. all contributions in general average, as set forth in articles 9 and 10 of the Conditions “Dutch Bourse Cargo Policy 2006”.

The losses, damage, expenses and contributions in general average, for which the insurers are liable under the provisions of this clause, shall be paid irrespective of percentage, i.e. not subject to any franchise.

In case of differences between the wording of these conditions and the “All Risks”-Clause (“All Risks”-clause), which was filed on 7<sup>th</sup> December 2005 with the Dutch Co-Insurance Association, the provisions of the latter shall prevail.

This clause has been translated from the original Dutch wording. In case of differences between the wording of this clause and the original Dutch wording, the provisions of the latter shall prevail.

The wording of the Bourse conditions is available via the website of the VNAB (Dutch Insurance Exchange Association), [www.vnab.nl](http://www.vnab.nl).