

Five Powers War Exclusion (amended to include triggering of NATO Agreement)

This insurance excludes loss damage liability or expense arising from 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, Russian Federation and the People's Republic of China. For the avoidance of doubt, this exclusion is deemed to encompass the invocation of Collective Defence of NATO as detailed in Article 5 of The North Atlantic Treaty.