

### **INSTITUTE POLLUTION HAZARD CLAUSE**

Subject to the terms and conditions of this Policy, this insurance covers Total Loss (Actual or Constructive) of the Vessel directly caused by any governmental authority acting under the powers vested in them to prevent or mitigate a pollution hazard, or threat thereof, resulting directly from damage to the Vessel caused by a peril covered by this policy, provided such act of governmental authority has not resulted from want of due diligence by the Assured, the Owners, or Managers of the Vessel or any of them to prevent or mitigate such hazard or threat. Masters, Officers, Crew or pilots not to be considered Owners within the meaning of this clause should they hold shares in the Vessel.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.**

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