

LIMITED WAR EXCLUSION CLAUSE

(Personal Accident or Illness Insurances)

Notwithstanding anything to the contrary contained herein, this Insurance does not cover loss consequent on:

(a) war, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or

(b) war in Europe, whether declared or not, other than:

(i) civil war,

(ii) any enforcement action by or on behalf of the United Nations, in which any of the countries stated in (a) above or any armed forces thereof are engaged.

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