

Pantaenius\_Versicherungsmakler\_GmbH, Postfach 11\_07\_29, 20407 Hamburg

Sailing Jonas sarl  
6 bis Lieu dit Penn Prat  
56330 PLUVIGNER  
FRANKREICH

**Premium Invoice**

Hull-Insurance

**when paying please state:**

Customer No.	Invoice No.
20.82692984	VNA2244169

23.06.2022

Underwriter: Lampe & Schwartze KG  
Policy-No.: #22 570932387  
Period: 20.05.2022 till 20.05.2023

Premium

**Object: Terror Tax for Hull Insurance No. 30-2206-109**

5,90

**Total amount EUR 5,90**

**Please pay the premium within the next 14 days to our account stating your customer and invoice number.**

**Our account details are as follows:**

**Commerzbank AG, Hamburg  
IBAN DE79 2008 0000 0621 1811 00  
Commerzbank AG, Hamburg Swiftcode DRESDEFF200**

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Premium

**Object: SY Class 40; "RAWETTE" built in 2021**

23.205,00

**Total amount EUR 23.205,00**

(Incl. 3.705,00 EUR insurance tax)

**Please pay the premium within the next 14 days to our account stating your customer and invoice number.**

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IBAN DE79 2008 0000 0621 1811 00  
Commerzbank AG, Hamburg Swiftcode DRESDEFF200**

**Hull Insurance Policy No. 30-2206-109**

Assured: Sailing Jonas sarl  
6 bis Lieu dit Penn Prat  
56330 Pluvigner  
FRANCE

Skipper: Jonas Gerckens

Kind of boat: SY Class 40;  
Name: "RAWETTE"  
Built: 2021  
HIN/No.: FR-CPTB0249D021  
Flag: French  
Main moorage place: Lorient, France

Sums insured:	1. Hull value	400.000,00 EUR
	2. Electronics	40.000,00 EUR
	3. Mast	50.000,00 EUR
	4. Rigging Set	20.000,00 EUR
	5. RIB	5.000,00 EUR
	6. Container	5.000,00 EUR
	<b>Total sum insured</b>	<b>520.000,00 EUR</b>

In case of a total loss and if the claim is recoverable under the policy, the assured will be indemnified with the total sum insured **under the application of the deductible for total loss i.e. 440.000,00 EUR.**

Deductible: 55.000,00 EUR for the total cost of the claim will apply to every claim.

In case of total, constructive total loss and/or any claim occurred during regattas the deductible is 70.000,00 EUR for the total cost of the claim will apply to each and every claim.

500,00 EUR for the total cost of the claim will apply to every claim to the container.

500,00 EUR for the total cost of the claim will apply to every claim to the RIB.

Period: 20.05.2022-19.05.2023, not renewed annually automatically - free of known claims

Scope of cover / cruising area: worldwide

Conditions: PANTAENIUS YACHT HULL CLAUSES (PYHC)  
21001/0109;

§ 5.1. PYHC - Expenses for wreck removal and disposal are limited to 2.500.000,00 EUR.

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§ 5.4. PYHC – Costs and expenses – has been amended and the following is agreed:

The above defined reimbursements according to §5 are in addition to any payment under this policy for loss or damage to the insured property.

§ 8 PYHC – DEDUCTIBLE - is deleted.

The deductible stated in the policy will apply to each and every claim.

§ 14 (1.) - DURATION OF THE CONTRACT,  
CANCELLATION - is deleted;

**Named Tropical Storms Exclusion:**

Any loss or damage caused by a named tropical storm is excluded from this cover. This exclusion applies between June 1st and November 30th annually in the area between the Latitudes 10°N and 37°N (but does not apply for the Canary Islands, Cape Verde, Persian Gulf and Gulf of Oman) and between November 1st and May 1st annually in the area between the Latitudes 10°S and 30°S. A Named Tropical Storm is defined as a tropical cyclone which is given a name by a regional agency such as the National Hurricane Center or the Australian Bureau of Meteorology or similar which are advisory and warning centers of the World Meteorological Organization (WMO <http://severe.worldweather.wmo.int/>).

**L&S Sanctions Clause 2020:**

Notwithstanding other provisions of the insurance contract, cover shall be granted only insofar as and as long as not in contradiction to economic, trade or financial sanctions or embargoes enacted by the European Union or the Federal Republic of Germany that are directly applicable to the contracting parties. This shall also apply to economic, trade or financial sanctions or embargoes enacted by the United States of America insofar as those are not in contradiction to legislative provisions by the European Union or Federal Republic of German.

**Tracking Clause**

The insured/assured has installed the Yellow Brick tracking system. He has the following obligations:

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- The tracking system must work even in every swimming position of the boat (even in case of a capsized);
- The battery duration must be the maximum possible duration advised from the manufacturer of the system (min. 3 months);
- The system must be remote controllable worldwide

**In case the installed tracking system is changed from the insured/assured, Pantaenius Versicherungsmakler GmbH must be advised immediately.**

**Pandemic Exclusion Clause:**

**Cyber and Blackout Exclusion Clause:**

Pantaenius Service & Riskmanagement Clause (PSRC) 1/2020;

The container is only covered during the transport from one regatta to the other. There is no cover for claims at the container that occurred due to lack of protection (during the transport). There is also no cover for the container whilst stored ashore.

**Loss of or damage to sails excluded absolutely.**

Annual premium:	net premium:	19.500,00 EUR
	19 % insurance tax:	3.705,00 EUR
	Terror tax:	5,90 EUR
	<b>IN TOTAL</b>	<b>23.210,90 EUR</b>

The premium and terror tax are payable in full after receipt of invoice(s). The premium calculation is based on the agreed sum insured only in case of total loss.

No return of premium in case of total or constructive total loss.

All rates are based on the supposition that the yacht is only used under the guidance of an experienced skipper and/or crew.

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**PANTAENIUS-SERVICE & RISKMANAGEMENT CLAUSE (PSRC)**  
**1/2020**

If the assured participates in the following races / regattas:

**- Route du Rhum**

the underwriter / insurer has the right to inspect the insured boat before and after the race / regatta by specialized company MCS Marine Claims Service GmbH, Hamburg (hereafter named "MCS").

The technical inspection will include:

- Communication with the team and check of the emergency plan;
- Check and approval of tracking and collision avoidance system;
- Visual check of the boat (hull, deck, below deck, fittings, technology, rig);
- Non-Destructive Testing (NDT), including ultrasonic and thermographic testing, of all constructional decisive components including the rigs. The boat is to be inspected lying ashore in a shed or hall for confirmation and/or suspicion of damage to the laminates.

The inspection is to derive a risk analysis before and after the race / regatta.

The assured will receive a full and complete technical condition survey report after preparation.

MCS Marine Claims Service GmbH, Hamburg will contact the assured directly to arrange and organize this specific inspection.

We recommend to consider this inspection within the annual time-schedule.

Policy No: 30-2206-109, Assured: Sailing Jonas sarl

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**LEADING UNDERWRITER / INSURER:**


**Lampe und Schwartze KG**  
on behalf of the participating insurers


Share: 50,00 %

19,00 %	ERGO Versicherung AG Überseering 35, 22297 Hamburg
13,50 %	Nürnberger Allgemeine VAG Herrlichkeit 5-6, 28199 Bremen
9,00 %	Gothaer Allgemeine Versicherung AG Katharinenstr. 23-25, 20457 Hamburg
4,90 %	Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG Herrengasse 11, LI-9490 Vaduz, Liechtenstein
3,60 %	Basler Sachversicherungs-AG Basler Straße 4, 61345 Bad Homburg v.d.H.



Line to Stand: 50,00% of 100 %  
23.05.2022

  
i.A. Claudia Berkhout

  
i.A. Reena Behrends

Free of known  
claims until  
23.05.2022.

Policy No: 30-2206-109, Assured: Sailing Jonas sarl

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**PARTICIPATING UNDERWRITER / INSURER:**

Württembergische Versicherung AG

Share: 10,00 %

Stuttgart, 23.05.2022



**württembergische**

Ihr Fels in der Brandung.

*i. V. Meyer i. A. Soltau*

Policy No: 30-2206-109, Assured: Sailing Jonas sarl

...

**PARTICIPATING UNDERWRITER / INSURER:**

Bayerischer Versicherungsverband  
Versicherungsaktiengesellschaft  
Ein Unternehmen der Versicherungskammer Bayern

Share: 10,00 %

  
Bayerischer Versicherungsverband  
Versicherungsaktiengesellschaft



Policy No: 30-2206-109, Assured: Sailing Jonas sarl

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**PARTICIPATING UNDERWRITER / INSURER:**

SV Sparkassen Versicherung AG

Share: 10,00 %

Policy No: 30-2206-109, Assured: Sailing Jonas sarl

...

**PARTICIPATING UNDERWRITER / INSURER:**

Alte Leipziger Unternehmensverbund

Share: 10,00 %



Alte Leipziger Versicherung AG

A handwritten signature in blue ink, appearing to be "i. v. [Name]".

31.05.2022

Policy No: 30-2206-109, Assured: Sailing Jonas sarl

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**PARTICIPATING UNDERWRITER / INSURER:**

ASSEKURANZKONTOR  
FRIEDRICH BARKMANN GMBH & CO. KG  
on behalf of the participating insurers

Share: 10,00 %

10,00%      Dialog Versicherung AG

Assekuranzkontor  
Friedrich Barkmann GmbH & Co. KG  
Assecurateur



Policy No: 30-2206-109, Assured: Sailing Jonas sarl

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## **PANTAENIUS-YACHT-HULL-CLAUSES (PYHC)**

### **21001/0109**

#### **§ 1 INSURED PROPERTY**

Insured is the vessel designated in the policy, her components and equipment, including machinery and dinghies, fixtures and fittings, accessories and personal effects.

#### **§ 2 SCOPE OF COVER**

1. The insurance is effective within the cruising area specified in the policy. The cover also includes any customary stay out of the water, e. g. at winter storage or shipyards including hauling out and launching. Occasionally leaving the cruising area, shall be deemed to have been notified and is therefore covered. However, it must be reported as soon as practicable to the Insurer for possible charge of an additional premium.

2. Transports are covered as per § 4.

#### **§ 3 INSURED RISKS**

1. The insurance covers loss of or damage to the insured property arising out of stranding, inrush of water, sinking, grounding as well as breakage, bending or distortion of masts, booms and spars, and tearing of standing or running rigging, accident, fire, scorching, smouldering, short-circuit, lightning, explosion, Acts of God (force majeure), burglary, robbery, piracy, theft of the vessel, malicious acts (e. g. vandalism) and collision with any fixed or floating object. If, due to imminent danger to life or critical physical health, the vessel has to be abandoned and is not recovered within three months, the loss will also be regarded as sinking.

2. The insurance also covers theft of objects properly secured on deck or fastly attached to the vessel. Theft of outboard motors is covered provided they are fastened to the vessel with a suitable antitheft device.

3. If specifically agreed in advance that the vessel may be chartered (bareboat charter or skipper charter), the risk of misappropriation and fraud is also covered.

#### **§ 4 TRANSPORTATION RISKS**

1. Land transports, as well as river and ferry transports of the vessel on a trailer, are covered within Europe, or within the wider cruising area specified in the policy, provided that the means of transportation is suitable and the insured property is properly loaded and secured. Loose objects are covered against theft provided that they are locked in a storage compartment or otherwise suitably secured.

Sea and air transports of insured property, excluding however the vessel herself and personal effects, are covered worldwide.

2. Insurance coverage for all other transportation risks must be specifically agreed in advance by the Insurer.

#### **§ 5 COSTS AND EXPENSES**

1. The Insurer will reimburse reasonable salvage costs as well as other expenses incurred by the Insured to avoid or reduce a claim (§ 11 2.), regardless if the measures taken were successful or not. Furthermore, reasonable wreck removal and disposal costs are covered.

2. This reimbursement of expenses also applies for assistance in emergency situations where the insured vessel is in no immediate danger in accordance with § 3, for towage to the nearest place of repair as well as the delivery of fuel, oil, batteries and spare parts (except the costs of the materials or parts themselves) provided other assistance cannot be obtained. Unless otherwise agreed, these costs are limited to a maximum of EUR 5,000.00.

3. Coverage is provided for the necessary costs of inspecting the vessel after grounding.

4. The above defined reimbursements according to § 5 are in addition to any payment under this policy for loss of or damage to the insured property. The deductible as per § 8 does not apply to those costs and expenses.

#### **§ 6 EXCLUSIONS**

The insurance does not cover:

a) Loss or damage sustained whilst the vessel is used other than for sport or pleasure (including business entertainment), unless such other use (e. g. bare-boat charter/skipper charter) is specifically agreed in advance by the Insurer.

b) Loss or damage arising out of faulty construction, faulty manufacture, faulty materials or normal wear and tear. This exclusion applies only to the defective part(s); loss or damage to the other parts of the insured objects caused by fault or normal wear and tear are insured within the framework of these conditions.

c) Loss or damage caused by

- war, civil war or warlike occurrences as well as the presence of any kind of weapons of war brought about by war, civil war or warlike occurrences,

- hostile use of weapons of war, no matter if the use may be coherent with war, civil war or warlike occurrences,

- use of chemical, biological, bio-chemical substances or electromagnetic waves as weapons as well as use of any kind of electronic systems as a means for inflicting harm,

- terrorist and political acts of violence irrespective of the quantity of persons involved,

- riot, civil commotions, strike, lockout and labour disturbances,

- seizure, restraint or any other intervention by or under the order of the government.

d) Loss or damage, of what kind so ever, caused by nuclear energy inclusive of the radio-active radiation resulting from nuclear fission and/or fusion; this exclusion applies unrestricted, when the nuclear energy is used as a means for peaceable aims or for war or other hostile purposes,

e) consequential loss or damages (e.g. reduced racing performance, depreciation, loss of use, loss of income),

f) cash, valuables, jewellery,

g) fine art objects and antiques exceeding EUR 3,000.00 per item.

#### **§ 7 CAUSING THE INSURED EVENT**

The Insurer shall not be obliged to make any payment if the Insured Party wilfully induces the insured event. If the insured event occurs as a result of gross negligence, the Insurer shall be entitled to reduce the amount paid out according to the degree of negligence.

#### **§ 8 DEDUCTIBLE**

The deductible stated in the policy will apply to every claim, except in the case of total loss, burglary, loss or damage due to fire, lightning, loss or damage to personal effects, loss or damage during transports as defined in § 4.1 and any loss or damage solely attributable to the negligence of a third party colliding with the insured vessel while it is stationary.

#### **§ 9 AGREED FIXED VALUE**

1. The maximum insurable value is the current new replacement value (the actual costs of replacing insured property with new objects of the same kind and quality).

The value specified in the policy (sum insured) is conclusive of the insurable value (agreed fixed value).  
2. The Insurer cannot argue under-insurance.

#### **§ 10 AMOUNT OF INDEMNITY**

1. In the event of an actual total loss or constructive total loss (costs of reinstatement exceed the sum insured) the sum insured according to § 9 will be paid.

2. Claims for partial loss or damage will be settled on the basis of the necessary costs of repair or replacement without any deduction "new for old". The costs of transporting the vessel to and from the repair yard will be reimbursed like costs of repair.

Unless otherwise specified in the policy, the maximum indemnity for personal effects is 2 % of the sum insured, up to a maximum of EUR 3,000.00.

3. The Insurer is entitled to deduct from any claim settlement under § 10.1 and § 10.2 the realisable value of any remaining items. The Insured cannot avoid this deduction by placing these remaining items at the disposal of the Insurer.

#### **§ 11 OBLIGATIONS IN THE CASE OF AN INSURED EVENT**

1. The Insured is obliged to notify the Insurer without delay of every loss of or damage to the insured property. In the case of fire, explosion, theft, burglary, vandalism, robbery, piracy, and in the case of section 3 (3), in the event of embezzlement and fraud a statement must be filed at the nearest police station without delay.

2. The Insured is obliged to take all such measures considered appropriate and reasonable to avoid or reduce the claim and to comply with any instructions given by the Insurer.

3. The Insured is obliged to provide the Insurer with detailed and true reports regarding the circumstances of the insured event. Upon demand, the Insured is further obliged to provide the Insurer with any information which the Insurer deems necessary to clarify the merits of the claim and the extent of his obligation to perform.

4. If one of the obligations in § 11.1 - § 11.3 is infringed, the Insurer, in keeping with legal provisions, particularly § 28 and § 82 of the German Insurance Act (VVG), is relieved of any obligation to perform.

#### **§ 12 CLAIM SETTLEMENT**

1. The Insurer will proceed without delay with all necessary inquiries to clarify the merits of the claim and the extent of his obligation to perform.

2. In the event of theft, as well as in the case of section 3 (3) in the event of embezzlement and fraud, the Insurer is not obliged to settle claims until two months have elapsed from the date of notification. If any item is recovered, the Insured is obliged to take it back only if the period between the date the claim was notified and the date the Insured is in possession of the recovered item does not exceed two months.

3. If, in the context of a claim, any legal authorities commence an investigation and/or prosecution against the Insured, the Insurer is entitled to await the outcome before determining his obligation to perform.

#### **§ 13 INCEPTION OF COVER**

The insurance coverage begins at the day and hour stated in the policy. The rule that the Insurer is not liable for any claims under the contract prior to payment of the first premium as defined in § 37.2 of the German Insurance Act (VVG) does not apply.

#### **§ 14 DURATION OF THE CONTRACT, CANCELLATION**

1. This contract is effective for one year and is automatically renewed annually unless notice of

cancellation has been given in writing by either party at least three months prior to the renewal date.

2. If the vessel is transferred to new ownership, this contract will terminate on the date of transfer. The Insured will immediately prove the actual date of transfer, enclosing a copy of the contract of sale, so that any refund of premium may be calculated. The new owner, insofar as he does not object, is granted provisional cover under the terms and conditions of this contract for a period of one month following the date of transfer. The purchase price stated in the contract of sale or the sum insured stated in the policy, whichever is the lower, will be the agreed fixed value during the period of provisional cover.

#### **§ 15 NOTICES, DECLARATORY ACTS**

All statements and declaratory acts for the Insurer made by the Insured within the framework of this contract are deemed legally executed when made to Pantaenius GmbH & Co KG.

#### **§ 16 GENERAL CONDITIONS**

1. Payments by the Insurer and Insured will be made in the currency of the sum insured and premium noted in the policy.

2. German law applies.

3. The benefits under this contract may not be assigned to third parties without the Insurer's express agreement.

4. If the contract is placed with more than one Insurer, each Insurer is liable only for his share, i.e. there shall be no joint liability. Any agreement between the Leading Insurer and the Insured is binding for all other participating Insurers. Upon request, Pantaenius GmbH & Co. KG will provide the Insured with the names and shares of the participating Insurers in writing.

5. The contract is governed by German Law, in particular by the German Insurance Act (VVG)





## **TRAILER CLAUSE**

### **21061/0404**

As far as applied for and provided that the trailer is separately fixed with its new value (sum insured) in the Yacht Hull Policy, trailer and trolleys are covered against the following risks:

Total loss due to fire, lightning, explosion, theft of the trailer/trolley, force majeure and accident of the towing vehicle. A deductible is not applicable. Only in the event of partial damage/partial loss, caused by theft, a deductible of EUR 150,-- is applicable per each claim event.

#### **GENERAL CONDITIONS**

An agreed deductible that is documented in the Yacht Hull Policy will not be taken into consideration when the Trailer Clause applies.

In the event of a theft or attempted theft a statement must be filed at the nearest police station.

This insurance is based on the Pantaenius Yacht Hull Clauses as far as applicable. This Clause takes precedence over the Pantaenius Yacht Hull Clauses (PYHC).

## **ERGO Marine Insurance**

### **Cyber and Blackout Exclusion Clause**

#### **1. Exclusion of cyber damage**

1.1. Unless otherwise agreed by way of an individual agreement, the following Clauses 1.2 to 1.4 shall apply to the entire insurance contract including any cover extension.

1.2. Any physical damage, financial loss, liability, costs, expenses, or indirect loss/damage insofar as directly or indirectly caused by, arising from, or contributed to by an information security breach are excluded from insurance cover irrespective of contributory causes.

1.3. Information security breach means an impairment of the

- availability
- integrity
- confidentiality

of electronic data or of information processing systems used by the Insured or the Assured (third-party insured) to carry out their operating or business activities, or used by third parties involved by and acting in the legal or economic interest of the Insured or Assured, including in particular carriers, subcontractors, or other vicarious agents.

In this context, it is irrelevant whether the electronic data or the information processing systems of the Insured, the Assured, or the third party involved are under their direct control or are being outsourced by the Insured, the Assured, or the third party involved to an external service provider.

1.4. The term "electronic data" also comprises software and programs.

#### **2. Exclusion of Blackout damage**

2.1. Unless otherwise agreed by way of an individual agreement, the following Clause 2.2 shall apply to the entire insurance contract including any cover extension.

2.2. Any physical damage, financial loss, liability, costs, expenses, or indirect loss/damage in-

curred as a result of a supra-regional outage of network structures used for electricity supply or information transmission, in particular telephone, internet or radio, lasting at least 48 consecutive hours, are invariably excluded from insurance cover irrespective of contributory causes.

#### **3. Write-back of cyber damage**

3.1. In deviation from Clause 1 and only within the scope of the provisions of the insurance contract, provided such is insured therein, any physical damage, financial loss, liability, costs, expenses, or indirect loss/damage caused by an information security breach shall be deemed insured.

3.2. Excluded remain damages directly or indirectly caused or contributed by an information security breach due to

- an attack on electronic data or information processing systems that are not exclusively those of the Insured, the Assured, or of third parties involved within the meaning of Clause 1, or
- malware which affects the electronic data or information processing systems of the Insured, the Assured, or of third parties involved within the meaning of Clause 1.

3.3. The write-back pursuant to Clause 3 may be terminated at any time in text form. The termination will come into effect 7 days after receipt.

3.4. The write-back pursuant to clause 3 does not grant any additional insurance cover beyond the other provisions of the insurance contract.

#### **4. Final provisions**

4.1. This clause is valid for the complete/total insurance contract including all amendments and extensions of cover.

4.2. The provisions in this Cyber and Blackout Exclusion Clause do not expand the scope of cover beyond the other provisions of the insurance contract.

4.3. This clause does not apply, if it is in conflict with compulsory insurance regulation.

## ERGO Marine Insurance

### Clause for the Exclusion of Loss / Damage due to a Dangerous Communicable Disease ("Pandemic Exclusion Clause")

1. Notwithstanding other provisions in the insurance contract and irrespective of contributory causes, the cover does not include any loss/damage, liability, costs, or expenses
  - 1.1. caused by a dangerous communicable disease (or its pathogens or the toxins they produce) within the meaning set out in paragraph 2 that is classified as a pandemic or epidemic as per paragraphs 3 or 4,  
or
  - 1.2. caused by, resulting from, or in connection with a precautionary measure to prevent the (further) spread of the dangerous communicable disease within the meaning set out in paragraph 2,
    - 1.2.1. imposed by a public authority, in particular the closing of borders, quarantine measures, inbound or outbound travel restrictions, plant/business closures, export bans, prohibition from practicing certain professions, disinfection of corporate premises/equipment, making available for alternative utilisation, or destruction of stocks or goods,  
or
    - 1.2.2. imposed by a third party involved in the legal or economic interest of the Insured, in particular the closure of port, handling or storage facilities.
2. A dangerous communicable disease means any disease caused by pathogens or the toxins they produce that are communicated to humans directly or indirectly and that may, due to its severe clinical course or its way of transmission, pose a grave danger for the general public.
3. A dangerous communicable disease is classified as a pandemic if the World Health Organization finds that the requirements for a public health emergency of international concern pursuant to Article 1,12 in conjunction with Annex 2 of the International Health

Regulations (2005) of the World Health Organization, third edition, or pursuant to similar successor regulations are met.

4. A dangerous communicable disease is classified as an epidemic if
  - 4.1. the German Bundestag finds, pursuant to paragraph 5 of the Act on the Prevention and Control of Infectious Diseases in Man (Protection against Infection Act – IfSG) or pursuant to similar successor regulations, and/or
  - 4.2. any other state finds, according to the legislation applicable to its territory, that the requirements for an epidemic of national concern are met.
5. In deviation from paragraph 1 of the "Clause for the Exclusion of Loss/Damage due to a Dangerous Communicable Disease" and only within the scope of the provisions of the insurance contract, any damage, liability, cost, or expenses caused by
  - theft, robbery, embezzlement, or other disappearance,
  - an accident involving the means of transport carrying the goods,
  - collapse of warehouse buildings,
  - fire, lightning, explosion, earthquakes, seaquakes, volcanic eruptions or other natural disasters, collision with or crashing of a flying object or parts thereof including its cargo,
  - general average sacrifice,
  - jettison, washing overboard or otherwise being lost overboard as a result of heavy weather,
  - discharging, interim storage, loading of cargo at a port or airport of distress entered as a result of an insured event or following an emergency landing,
  - total loss of entire packages during loading onto or unloading from a means of transport, or during transshipment to or from a means of transport,
  - tap water and/or leakage of fire sprinkling system,
  - windstorm and/or hail,
  - high tide and/or flooding

- land subsidence, sinkhole, landslide,
  - pressure of piled-up snow, avalanches
- are insured.

- 5.1. The write-back pursuant to paragraph 5 may be terminated at any time in text form. The termination will come into effect 7 days after receipt.
- 5.2. The write-back pursuant to paragraph 5 does not grant any additional insurance cover beyond the other provisions of the insurance contract.

## 6. Final provisions

- 6.1. This clause is valid for the complete/total insurance contract including all amendments and extensions of cover.
- 6.2. The provisions in this “Clause for the Exclusion of Loss/Damage due to a Dangerous Communicable Disease” do not expand the scope of cover beyond the other provisions of the insurance contract.
- 6.3. This clause does not apply, if it is in conflict with compulsory insurance regulation.