



Middle-East High-Risk Waters Special Endorsement

Edition 2026.09

INDEX

Contents	Page No.
General	3
Important Note:	3
1. Geographical Definition of Coverage.....	3
2. Warranties	3
3. Absolute Exclusions	5
4. Preconditions for Claim Settlement.....	6
5. Other Agreements	6

General

This Special Endorsement is integral part of the P&I Certificate of Entry, with priority over the general terms and conditions of the P&I Certificate of Entry; if there is any inconsistency between this Special Endorsement and other terms of the P&I Certificate of Entry, this Special Endorsement shall prevail.

Important Note:

This Special Endorsement only modifies the P&I cover. War-risk perils including hostilities, missile / UAV attacks, capture and seizure within JWC-listed waters remain absolute exclusions under the P&I Certificate of Entry. Separate war-risk insurance shall be purchased.

1. Geographical Definition of Coverage

The Middle-East Comprehensive High-Risk Area defined as follows:

- 1.1 The territorial sea of Iran (within 12 nautical miles) and all ports, internal waters and inshore waters of Iran;
- 1.2 The entire area of the Persian Gulf (Arabian Gulf), the Strait of Hormuz and the entire waters of the Gulf of Oman;
- 1.3 The waters west and south of the line connecting Ras al-Hadd (geographical coordinates: 22 °42.5'N, 59 °54.5'E) in the west and the Iran-Pakistan border (geographical coordinates: 25 °10.5'N, 61 °37.5'E) in the northeast;
- 1.4 All waters of the Red Sea south of Latitude 25 °30'N, Bab-el-Mandeb Strait (including its Traffic Separation Scheme), entire waters of Gulf of Aden, all territorial seas, ports, anchorages and inshore waters of Yemen; this scope includes Saudi Red-Sea coastal waters designated in JWC Listed Areas; the general 12-nm-coastal-waters exception shall not apply to Yemeni coastline;
- 1.5 Any subsequent waters designated or excluded under war-risk regime issued by the International Group of P&I Clubs (IG) and Joint War Committee (JWC/JWLA) shall be automatically incorporated into this Middle-East Comprehensive High-Risk Area without further endorsement.

2. Warranties

The Member(s) (including Shipowners/Ship Managers/Ship Operators/Charterers) must strictly comply with the following warranties. Any breach of these warranties shall entitle the Association to immediately terminate cover under the P&I Certificate of Entry, reject any relevant claims, and not refund the related Calls received (including additional Calls).

2.1 Voyage and Pre-Voyage Risk Control Warranty

- 2.5.1 The Member(s) must submit a written report to the Association 48 hours prior to the vessel entering the Middle-East Comprehensive High-Risk Area, including but not limited to: estimated arrival time, full voyage routing plan, detailed list of calling ports, type and quantity of cargo, charterer and related-party information, crew list, vessel security plan, risk assessment report for the High-Risk Area in the recent 72 hours (including military dynamics, Houthi shipping-attack warnings, navigation alerts, current JWC circulars, self-compliance check conclusion against latest IG circular requirements, etc.);
- 2.5.2 Vessels entering the Middle-East Comprehensive High-Risk Area shall implement the "single voyage approval system". Without the written approval of the Association, the vessel is prohibited from repeated navigation, back-tracking or long-term stay in the High-Risk Area.
 - For Persian Gulf / Gulf of Oman segment: duration of a single entry shall not exceed 48 hours; the vessel shall not call at any port or anchorage in Iran throughout the voyage.
 - For Red Sea-Bab-el-Mandeb-Gulf of Aden segment: simple transit passage shall not exceed 72 hours; IG-recommended Maritime Security Transit Corridor (MSTC/IRTC) routes shall be prioritized. Any intended call at ports of Yemen or Oman or Saudi Red-Sea high-risk ports requires special written

approval from the Association; calling at any Yemeni port or anchorage without approval is strictly prohibited.

- 2.5.3 Strictly comply with relevant circulars issued by UK P&I Club and International Group of P&I Clubs (IG), including but not limited to the War Risk Cancellation Notice dated 2 March 2026, JWC JWLA-033, JWLA-034 and subsequent amendments, IG operational guidance for Red-Sea / Persian-Gulf high-risk waters and Best Management Practice 5(BMP5), together with navigation bans, maritime notices and sanction-compliance regulations of flag State and coastal States within High-Risk Area. Vessel shall take due account of UKMTO maritime security alerts and implement routing-avoidance recommendations. Voyage planning shall duly evaluate mine-risk and GNSS jamming scenarios with alternative position-fixing contingency arrangements in place.

2.2 Vessel and Classification Warranty

- 2.5.1 The vessel shall be no overdue inspections or unresolved classification defects. Oil tankers shall additionally have double-hull construction and serviceable Inert Gas System (IGS).
- 2.5.2 The vessel's mechanical system, navigation system and communication system (GPS, AIS, satellite broadband / satellite phone, emergency beacon, jamming-alert equipment, multiple independent backup positioning equipment as required under IG guidance) must be 100% in good condition. System testing shall be completed within 24 hours prior to entering the High-Risk Area, and complete test records shall be kept for inspection. While transiting Red Sea-Bab-el-Mandeb segment, AIS shall normally remain active; any AIS failure due to electronic jamming must be fully recorded in deck logbook. Vessel shall conduct specific contingency drill against GNSS spoofing / jamming and retain drill records.
- 2.5.3 The hull, cargo hold and ballast system have no structural defects; if it is an oil tanker, it must be equipped with a double hull and an Inert Gas System (IGS), and the system is in normal operation. Vessel physical hardening measures (observation posts, protective barriers, flood-lights, water monitors etc.) shall be implemented in compliance with IG and BMP5 requirements.

2.3 Security and Crew Warranty

- 2.5.1 During the vessel's stay within Middle-East Comprehensive High-Risk Area, ISPS Security Level 3 shall be enforced. For Red Sea-Bab-el-Mandeb-Gulf of Aden segment, 24-hour armed guards assigned by the Association approved professional security contractors shall be on-board. Engaged Private Maritime Security Company (PMSC) and Privately Contracted Armed Security Personnel (PCASP) shall satisfy IG guidance, IMO Circular MSC.1405 and ISO/PAS 28007 standards; copies of security service contracts shall be filed with the Association. Vessel shall implement hardening measures against UAV and fast-attack-boat threats; the on-board security contingency plan shall be filed with the Association.
- 2.5.2 All crew members have no records in sanction lists issued by the United Nations, U.S. OFAC, European Union and United Kingdom, and shall not hold nationalities linked to sanctioned entities of Iran, Syria, DPRK or Yemen.
- 2.5.3 Master and Chief Officer shall hold relevant sea-going experience: at least 5 years for Persian-Gulf voyages; at least 3 years for high-risk Red-Sea / Gulf-of-Aden transits. All crew must complete special drills covering anti-UAV, anti-fast-boat, anti-terrorism, anti-piracy and GNSS-jamming response within the last 3 months; qualified drill records shall be retained for inspection. In accordance with IG guidance, ongoing crew security briefings, fatigue management and seafarers' mental-wellbeing support shall be implemented; briefing records shall be kept on-file for review.

2.4 Sanction and Compliance Warranty

- 2.5.1 The vessel, shipowners, ship managers, operators, charterers and beneficial owners have not been subject to any sanctions by UN, U.S. OFAC, EU or UK; there shall exist no transaction, cooperation, fund flow or affiliation with sanctioned entities of Iran, DPRK, Syria or Yemen.
- 2.5.2 The vessel shall not carry any prohibited goods including but not limited to weapons, ammunitions, UAV-components, nuclear-related materials and sanctioned cargoes. Calling at sanctioned ports or

conducting any operations at Yemen-sanctioned-controlled ports is prohibited.

- 2.5.3 The Member(s) agrees to accept Know-Your-Customer and sanction screening conducted by the Association at any time, and provide documents such as vessel-equity structure, beneficial-owner details, charter-party copies and capital-flow records for inspection upon request. The Member(s) shall continuously monitor IG circular updates on sanctions and maritime risks and ensure materially-relevant circular instructions are disseminated and implemented on-board in a timely manner.

2.5 Notice and Cooperation Warranty

- 2.5.1 During navigation in Middle-East Comprehensive High-Risk Area, upon any incident or threat (including suspected UAV approach, fast-boat interception, attack, collision, grounding, AIS / communication black-out, GNSS jamming etc.), the Member(s) shall notify the Association within one hour both by email and satellite-phone, and submit full incident report within 24 hours. In case of suspected attack-indications within Red-Sea-Bab-el-Mandeb segment, report shall also be lodged to UKMTO with submission evidence retained. Incident report shall include statement demonstrating compliance status against IG / BMP5 risk-control guidance.
- 2.5.2 After occurrence of incident, the Member(s) shall fully cooperate with the Association in investigation, evidence-gathering, defence and recovery. No private settlement, admission of liability or waiver of recovery right without the Association's consent. The Association reserves right to inspect vessel-side full documentation including IG-circular briefings, drill logs, equipment test records and PMSC security-service documents.

3. Absolute Exclusions

Regardless of the cause, the Association shall not be liable for any liability, loss or expense arising from the following circumstances, and no calls shall be refunded.

3.1 Exclusion of War and Hostile Acts

- 3.1.1 War, civil war, revolution, rebellion, riot; hostilities, military exercises, missile-strikes, UAV-attacks, Houthi military operations and armed fast-boat assaults;
- 3.1.2 Capture, seizure, detention, requisition, confiscation, nationalization or expropriation of vessel (acts by authorities of Iran, Yemen, Saudi Arabia or any other jurisdiction);
- 3.1.3 Losses caused by mines, torpedoes, bombs, ordnance-remnants; losses arising out of piracy, terrorism and politically-motivated sabotage.

3.2 Exclusion of Sanction and Illegal Acts

- 3.2.1 Any liability or loss arising from breach of UN / U.S. OFAC / EU / UK sanctions or involvement with sanctioned persons or sanctioned transactions;
- 3.2.2 Losses from the Member(s)' deliberate hazardous conduct;
- 3.2.3 Intentional entry into prohibited waters;
- 3.2.4 Navigating or staying in High-Risk Area without the Association written approval;
- 3.2.5 Deliberate entry notwithstanding explicit attack warnings issued by IG, JWC or UKMTO;
- 3.2.6 Calling at sanctioned Yemeni ports;
- 3.2.7 Failure to follow IG-recommended transit corridor without reasonable objective justification;
- 3.2.8 Losses caused by smuggling, illegal carriage, operation without valid documentation, or breach of port, customs or environmental-protection regulations of coastal States.

3.3 Exclusion of Improper Acts of Vessel and Crew

- 3.3.1 Loss arising where vessel-age, classification or equipment fails to satisfy warranties;
- 3.3.2 Pre-voyage testing / maintenance omitted leading to failure of communication, security or anti-jamming equipment, including un-logged intentional AIS shut-down within Red-Sea segment;
- 3.3.3 Loss arising from non-compliance with IG/BMP5 requirements on vessel hardening, GNSS resilience, crew

briefings and drills;

3.3.4 Loss caused by uncertified / incompetent crew, crew-sanction-links, or crew's wilful misconduct or gross negligence including intoxication, negligent lookout and improper operation.

3.4 Exclusion of Special Liabilities

3.4.1 All war-risk liabilities. This P&I Certificate of Entry provides NO war-risk cover whatsoever; separate war-risk policy must be arranged;

3.4.2 4. Nuclear risk, radioactive contamination;

3.4.3 Pollution-loss and wreck-removal loss caused by war or hostilities;

3.4.4 Loss of hire, freight, demurrage, detention-loss, loss-of-profit and all consequential economic losses;

3.4.5 Any liability, loss or expense arising from crew strikes, lock-outs and labour-disputes.

4. Preconditions for Claim Settlement

When submitting a claim, all the following pre-conditions must be satisfied cumulatively for the Association to accept claim; failure on any single item entitles the Association to reject claim outright.

4.1 The Member(s) has fully complied with every warranty set out under this Endorsement, including all risk-control obligations converted from IG circulars and BMP5, no breach whatsoever;

4.2 Proximate cause of incident falls within underlying P&I policy scope and is not subject to any exclusion of this Endorsement;

4.3 Timely incident notification (including necessary UKMTO reporting) and complete incident report (including IG compliance statement) submitted;

4.4 No concealment, fraud or unauthorized third-party settlement, and full cooperation with the Association's investigation, evidence-collection and recovery-exercise;

4.5 Complete supporting documentation including voyage risk assessment, crew briefings, drill logs, equipment test reports and PMSC service documents regarding IG-guideline implementation shall be available for inspection.

5. Other Agreements

5.1 This Endorsement shall take effect upon vessel's entry into Middle-East Comprehensive High-Risk Area and automatically terminate when vessel fully exits such area. If underlying the P&I Certificate of Entry expires while vessel remains within High-Risk Area, this Endorsement shall terminate concurrently.

5.2 The Association has the right to revise geographical scope, warranties, exclusions, calls and liability-limits, in light of evolving Middle-East military conflict, Houthi maritime threat, new or amended risk-control guidance / circulars issued by IG Group, updated JWC/JWLA listed-areas and sanction-policy changes. Amendments shall be notified in writing to the Member(s) with 48-hour advance notice, and revised terms shall apply upon the effective date stated in such notice.

5.3 Matters not expressly covered by this Endorsement shall be governed by general terms of underlying the P&I Certificate of Entry.