

Special Clause for Flood Risk (Exempted)

Notwithstanding anything contained herein to the contrary, this clause shall be paramount and shall override anything contained in this policy inconsistent therewith.

It is hereby noted and agreed that even if the Duration of this policy shall be extended from the clause 8.1 of the Institute Cargo Clauses, in no case shall this Company be liable for any loss of &/or damage to the subject matter insured caused directly or indirectly by or arising from flood in Thailand during such extended period.

The word "Flood" under this clause means water from the outside of the insured premises containing the insured property under this policy which overflows or flows from the normal way of natural or artificial water courses including "Flood" arising from windstorm, forest flood, and mudslide, but excluding "Flood" contributed to by Earthquake and/or Tsunami.