

Freight Notice to Policyholder



Changes to Your Insurance Policy Terms

As part of our commitment to you, we have reviewed our product to ensure that it continues to meet your needs.

This notice tells you about changes to your policy which will take effect immediately. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents.

Excluded Territories

The Excluded Territories within your policy schedule have been updated. The full list of Excluded Territories is below:

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|---------------------------------|-------------------------|
| 1. Afghanistan | 14. Nigeria |
| 2. Burundi | 15. North Korea |
| 3. Central African Republic | 16. Pakistan |
| 4. Crimea | 17. Republic of Belarus |
| 5. Cuba | 18. Russia |
| 6. Democratic Republic of Congo | 19. Somalia |
| 7. Eritrea | 20. South Sudan |
| 8. Iran | 21. Sudan |
| 9. Iraq | 22. Syria |
| 10. Lebanon | 23. Ukraine |
| 11. Libya | 24. Venezuela |
| 12. Mali | 25. Yemen |
| 13. Myanmar | |