

Owners' P&I Policy Wording Update –Amendment to Article 35.1 and Incorporation of Article 68.2

We would like to inform you of updates to the **Hydor Owners P&I Terms & Conditions** 1/2025, specifically:

- 1. **Amendment to Article 35.1** New address details for notices by the Assured.
- 2. **Incorporation of Article 68.2** Previously part of the Certificate of Insurance, this clause is now formally embedded within the policy wording.

1. Amendment to Article 35.1 - Notices by the Assured

 Article 35.1 has been updated to state that all notices from the Assured to the Insurer must be directed to the new office address:

o **Address**: Hydor AS, Fridtjof Nansens pl 9, 0160 Oslo

o Telephone: +47 2240 3250

Email: uw@hydor.no

2. Article 68.2 - Now Formally Incorporated into the Policy Wording

- Previously included in the Certificate of Insurance, Article 68.2 has now been fully integrated into the policy wording.
- This article establishes an exclusion for losses, damages, liabilities, costs, or expenses connected to risks within designated high-risk zones, including parts of the **Indian Ocean, Gulf of Aden, and Southern Red Sea**, as detailed in Clause 67.1.1 to 67.1.6.