

Date: March 03, 2026

Subject: **Reinforcement of clauses _ US & Israel joint military strikes against Iran and Iran's retaliation impact on Middle East.**

Dear Valued Partners,

Following the recent events of war and escalation, please find below the changes that will affect our marine policies with immediate effect.

Effective Date & Time of Cancellation:

00:01 UTC on [02nd March 2026 – being seven (7) days from midnight of the date of notice].

We, Sanlam Allianz General Insurance (Kenya) Limited, hereby gives 7 days' notice of cancellation in accordance with the provision of the Marine insurance contract agreed, in respect of War, Riots and Civil Commotion Risks for all marine contracts as leader, co-insurer or reinsurer for **Shipments to/from and within** involving destination, origin, transits, arrival and departures, cargo at rest, interests & vessel FOM of, from and to:

Kuwait, Bahrain, Qatar, Doha, Abu-Dhabi & UAE, Jordan, Oman, Saudia Arabia **and all its territorial waters and airspace including but not limited to the** following zones:

- The strait of Hormuz,
- The Persian Gulf
- The Red Sea, Gulf of Aden, and Bab el-Mandeb Strait
- The Gulf of Oman
- The Northern Arabian Sea (north of latitude 10° N and east of longitude 50° E)

are hereby absolutely excluded from the policy as from the effective date.

In the event that the London market Joint war committee and /or Joint cargo watchlist and/or Cesium changes the exposure category to a grade demonstrating safe environment for trade and transportation, insurers

reserve the right to reinstate cover after 72 hours.

EXCLUSION OF WAR, HOSTILE ACTS AND RELATED PERILS

With effect from the date and time stated herein, and notwithstanding anything to the contrary contained in this Policy, this insurance absolutely excludes any loss, damage, liability, cost, or expense of whatsoever nature caused by, arising from, or in consequence of:

- a. War, whether declared or undeclared, civil war, revolution, rebellion, insurrection, or

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civil strife arising therefrom.

- b. Hostilities or warlike operations, whether or not war has been formally declared, by any state, government, sovereign authority, de facto authority, or organised armed force;
- c. Any hostile act by or against a belligerent power.
- d. Capture, seizure, arrest, restraint, or detainment (barratry and piracy excepted) and the consequences thereof or any attempt thereat.
- e. Derelict mines, torpedoes, bombs, or other derelict weapons of war.
- f. Any weapon employing atomic or nuclear fission or fusion, or other radioactive force or matter, or any chemical, biological, biochemical, electromagnetic, or cyber weapon deployed in the context of armed conflict or hostile operations.

Feel free to contact us for any clarification or enquiry.

Michael Ndegwa
Head of Commercial Lines

Life Insurance • General Insurance • Investments

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