

“These clauses are purely illustrative. Different policy conditions may be agreed. The specimen clauses are available to any interested person upon request. In particular:

- (a) in relation to any clause which excludes losses from the cover, insurers may agree a separate insurance policy covering such losses or may extend the clause to cover such events;
- (b) in relation to clauses making cover of certain risks subject to specific conditions each insurer may alter the said conditions”

1/12/82 (FOR USE ONLY WITH THE NEW MARINE POLICY FORM)

INSTITUTE THEFT, PILFERAGE AND NON-DELIVERY CLAUSE
(For use only with Institute Clauses)

In consideration of an additional premium, it is hereby agreed that this insurance covers loss of or damage to the subject-matter insured caused by theft or pilferage, or by non-delivery of an entire package, **subject always to the exclusions contained in this insurance.**
