

**Cefor Change of Conditions Clause**

For insurance covers subject to the Nordic Marine Insurance Plan of 2013, hereinafter called “the Plan”.

To Clause 2-11 of the Plan:

For any vessel insured hereunder, which was not insured on the Plan under her preceding hull insurance policies, this policy on the Plan shall, notwithstanding the provisions in Clause 2-11 of the Plan, cover any damage or loss occurring during the period of this policy resulting from an insured peril having struck before the inception of this policy - provided the Assured substantiates that such damage or loss is not recoverable under the preceding policies because of the application of the rules governing incidence of loss.

Notwithstanding the above, this clause shall not cover any damage or loss resulting from a peril having struck in a period during which the assured hereunder was not protected under a hull insurance policy for the insured vessel.