

CIRCULAR

To the Members

Exemption of WHO Communicable Disease Exclusion Clause to FD&D

Please refer to our circulars [No.21-014](#) dated 19 January 2022 and [No.21-015](#) dated 1 February 2022.

As described in the circulars, WHO Communicable Disease Exclusion Clause would form part of the contract for all insurance entries other than mutual entries. We, however, have decided that this Exclusion Clause will not be applied to Special Cover for Freight, Demurrage and Defence (FD&D), in other words, the coverage under FD&D will remain unchanged.

Yours faithfully,

The Japan Ship Owners' Mutual Protection & Indemnity Association