Thomas Miller (Bermuda) Ltd
Managers
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Our Ref: HWRB/C4/2026

23 September 2026

TO THE MEMBERS

Dear Sirs

CHANGE TO ADDITIONAL PREMIUM AREAS

We are writing to give Members notice of a change to the Association's Additional Premium (AP) Areas as follows:

The following area is **AMENDED** (*amendments to wording as highlighted below in red):*

Europe

Sea of Azov and Black Sea waters plus inland waters as defined below:

1) Sea of Azov ~~and Black Sea waters enclosed by the following boundaries:~~

   a) ~~On the west, around Romanian waters, from the Ukraine-Romania border at 45° 10.858' N, 29° 45.929' E to high seas point 45° 11.235' N, 29° 51.140' E~~

   b) ~~thence to high seas point 45° 11.474' N, 29° 59.563' E and on to high seas point 45° 5.354' N, 30° 2.408' E~~

   c) ~~thence to high seas point 44° 46.625' N, 30° 58.722' E and on to high seas point 44° 44.244' N, 31° 10.497' E~~

   d) ~~thence to high seas point 44° 2.877' N, 31° 24.602' E and on to high seas point 43° 27.091' N, 31° 19.954' E~~

   e) ~~and then east to the Russia-Georgia border at 43° 23.126' N, 40° 0.599' E~~

2) Black Sea excluding territorial waters of adjoining countries other than Russia and Ukraine

3) All inland waters of Ukraine, including inland waters within Crimea and other Ukrainian territories under Russian control

4) Inland waters of Russia within the following areas:
   a) River Don, from Sea of Azov to vertical line at 41° E
   b) River Donets, from River Don to Ukraine border

5) All inland waters of Belarus south of horizontal line at 52° 30' N

Hellenic Mutual War Risks Association (Bermuda) Limited. Incorporated in Bermuda No. 01751
Registered Office: Victoria Place, 5th Floor, 31 Victoria Street, Hamilton HM 10, Bermuda

HELLENIC WAR RISKS

With effect from **00.01 hrs. BST on 1 October 2026**, and until further notice, the ports, places, countries, zones or areas (whether of land or sea) listed below shall be Additional Premium Areas pursuant to Rule 15.

(Note: The **bold** headings are for ease of reference only.)

Africa

Benin

Cabo Delgado – the territorial sea of Mozambique and Tanzania enclosed by the following boundaries:

To the north, from Mnazi Bay at 10° 19.6' S, 40° 18.9' E to high seas point at 10° 10.3' S, 40° 34.44' E.
To the south, from Baía do Lúrio at 13° 30' S, 40° 31.6' E to high seas point 13° 29.97' S, 40° 49.7' E.

Djibouti

Gulf of Guinea, but only in respect of the area enclosed by:

On the west, from the coast of Togo 6° 06' 45" N, 1° 12' E, south to
High seas point 0° 40' S, 3° 00' E
And then east to Cape Lopez Peninsula, Gabon 0° 40' S, 8° 42' E.

Libya
Nigeria
Somalia
Sudan
Togo

Europe

Sea of Azov and Black Sea waters plus inland waters as defined below:

1) Sea of Azov

2) Black Sea excluding territorial waters of adjoining countries other than Russia and Ukraine

3) All inland waters of Ukraine, including inland waters within Crimea and other Ukrainian territories under Russian control

4) Inland waters of Russia within the following areas:
   a) River Don, from Sea of Azov to vertical line at 41° E
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Middle East

Bahrain
Iran
Iraq
Israel
Kuwait
Lebanon
Oman
Qatar
Saudi Arabia (Gulf Coast)
Saudi Arabia (Red Sea Coast) excluding transits
Syria
United Arab Emirates
Yemen

Persian/Arabian Gulf, Gulf of Oman, Indian Ocean, Gulf of Aden and Southern Red Sea

The waters enclosed by the following boundaries:

a) On the northwest, by the Red Sea, south of Latitude 25.5° N, (not including Egyptian territorial waters);

b) On the northeast, from Pakistan coastline at 25°19'15" N, 65° E;

c) On the east, by a line to high seas point 10°48' N, 65° E, thence to high seas point 10°48' N, 60°15' E, thence to high seas point 6°45' S, 48°45' E;

d) and on the southwest, by the Somalia border at 1°40' S, 41°34' E, to high seas point at 6°45' S, 48°45' E;

excepting coastal waters of adjoining territories up to 12 nautical miles offshore unless otherwise provided.

All areas above excepting coastal waters of adjoining territories up to 12 nautical miles offshore unless otherwise provided, and subject to the conditions that the Entered Ship does not approach within 50 nautical miles of the north coast of Somalia, or within 100 nautical miles of the Socotra Archipelago, or within 200 nautical miles of the east coast of Somalia.

Russia

Russia

South America

Guyana, but only calls to offshore installations in the Guyanese EEZ beyond territorial waters Venezuela, including all offshore installations in the Venezuelan EEZ.

The named countries shall include their coastal waters up to 12 nautical miles offshore, unless

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specifically varied above. The named ports shall include all facilities/terminals within areas controlled by the relevant port authority/ies (as or may be more precisely defined) including offshore terminals/facilities and all waters within 12 nautical miles of such but not exceeding 12 nautical miles offshore unless specifically stated.

Members' attention is drawn to the terms of Rule 25 (Additional Premium). The Owner of an Entered Ship is required to give the Association written notice before an Entered Ship proceeds to an AP Area. If notice is not given as required, the Entered Ship has no cover while in the AP Area. The notices required under Rule 25 should be given to the Managers' Agents.

The Managers would be pleased to answer any questions that may arise.

Yours faithfully

THOMAS MILLER (BERMUDA) LTD
Managers

Please note the details of the office of the Managers' Agents in the Isle of Man:

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Copies of this circular and other publications, including the Association's Rules, can be viewed and downloaded from the Association's website at www.hellenicwarrisks.com