

**American Institute**  
GEOGRAPHIC TERRITORIES  
EXCLUSION CLAUSE (Cargo)  
(02/17/2023)

**GEOGRAPHIC TERRITORIES EXCLUSION (CARGO)**

1. **This clause shall be paramount and shall override anything contained in this insurance, and shall apply to all coverage sections, coverage parts, forms and endorsements forming part of the policy and/or attached thereto.**
2. This insurance excludes loss, damage, liability, or expense to goods and/or merchandise:
  - a. shipped or intended to be shipped from any location in the World to **(as appearing in Clause 3. Schedule, below)**, whether made directly, indirectly, intended or otherwise; and/or,
  - b. shipped or intended to be shipped from, within or between any location in **(as appearing in Clause 3. Schedule, below)**, whether made directly, indirectly, intended or otherwise; and/or,
  - c. while at any location, temporary or otherwise, in **(as appearing in Clause 3. Schedule, below)**.
3. **Geographic Territories Exclusion Schedule:**
  - a. Russia
  - b. Belarus
  - c. Ukraine
4. This Clause is effective with respect to all shipments made and/or all goods at risk on and after \_\_\_\_\_, 20\_\_.
5. The Company may offer coverage for the risks excluded herein at rates, terms, and conditions to be agreed and subject to prior approval by The Company and endorsed hereon.