

## CHANGES TO WAR RISKS AREAS JWLA032 DATED 18.12.2023

### What are the changes

On 18th December 2023 the Joint War Committee implemented changes to the Areas of Perceived Enhanced Risk that are used as the foundation for trading exclusions in War Risks insurance policies. The new listed areas are referenced as JWLA032 dated 18th December 2023 - [LINK](#).

The following listed area has been **added** to the list:

Guyana, but only calls to offshore installations in the Guyanese EEZ beyond territorial waters  
[Comment: this is a new excluded area.](#)

The following listed areas have been **amended** on the list:

#### 1. Indian Ocean, Gulf of Aden and Southern Red Sea

The waters enclosed by the following boundaries:

- on the northwest, by the Red Sea, south of Latitude **18°N**
- on the northeast, from the Yemen border at 16°38.5'N, 53°6.5'E to high seas point 14°55'N, 53°50'E
- on the east, by a line from high seas point 14°55'N, 53°50'E to high seas point 10°48'N, 60°15'E, thence to high seas point 6°45'S, 48°45'E
- and on the southwest, by the Somalia border at 1°40'S, 41°34'E, to high seas point 6°45'S, 48°45'E

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

[Comment: the excluded area has been expanded and the Red Sea boundary has been moved further north from 15°N to 18°N. The remaining boundaries in the Indian Ocean / Gulf of Aden remain unchanged.](#)

#### 2. Eritrea, but only South of **18°N**

[Comment: the excluded area has been expanded and the Red Sea boundary has been moved further north from 15°N to 18°N.](#)

#### 3. 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**.

[Comment: the north-west and south-west coordinates remain unchanged but the high sea boundary, previously set at 50nm, has been reduced and moved closer towards the coast. The word "waters" has been replaced with "territorial sea".](#)

### How will your war risks policy be affected

The above new excluded areas will most likely be incorporated into your policy of insurance. There are usually two ways in which this could happen:

- If your War Risks insurance is placed with or led by a "Club" or "Association", the insurer will most likely issue a circular that will apply to all policies of insurance noting that the new areas will automatically be incorporated into the policy with effect from a future date.

- If not, your War Risks lead insurer will need to issue notice (usually to your broker) that the new list of areas will be incorporated specifically into your policy with effect from a future date.

Insurers usually allow between 2-7 days for such a change to come into effect.

Any policies that contain pre-agreed rates for trade into newly excluded areas might need to have those rates revalidated or renegotiated.

We draw your attention to the requirement in most Protection & Indemnity policies of insurance that underlying war risks insurance, including a primary layer of war P&I cover, needs to be in place. This includes the period while vessels are within the new listed areas.

## Illustrative map

Howden's marine clients will shortly receive an illustration of the new war risks areas. If this does not reach you, please let Howden know. This illustration should enable your operational, commercial, legal and insurance teams to identify the new areas visually and to plan for the changed dynamic that may arise in respect of existing and future trade.

If you are not an existing marine client of Howden, they will also provide illustrative maps to ordinary members of the HKSOA upon request.

## AWRP.insure

If you have not yet tried it, please visit Howden's online premium indication tool [AWRP.insure](#).

The tool is an online premium calculator. It enables prompt computation of a very rough indication of additional war risks insurance premiums (AWRP), Kidnap and Ransom insurance premiums (K&R), as well as premiums for Loss of Hire (LOH) for both AWRP and K&R (AWRP LOH and K&R LOH). Its purpose is to enable prompt and accurate budgeting of additional premiums at the time of commercial voyage calculations.

For any questions related to this document please get in touch with your usual contact at Howden or contact them by email on [MarineAPAC@howdenspecialty.com](mailto:MarineAPAC@howdenspecialty.com).

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