**Small General Average Clauses (1/1/2005) (L/L USD300,000.00)**

**08AD2022002190240**

Article 1.

Notwithstanding Clause 11 of the Institute Time Clauses-Hulls 1/10/83, the Company shall indemnify the Assured for the whole amount (commission and interest excluded) which is allowable as general average within the limit of the amount specified in the Policy, provided that the Person effecting the insurance or the Assured do not enforce their right of contribution from other parties.

Article 2.

In addition to the preceding Article 1., where the contract of affreightment provides the adjustment shall be according to the York-Antwerp Rules, 2004, or to the York-Antwerp Rules, 2016, whichever applicable, the Company shall also indemnify the Assured for the salvage charges which shall be deemed to be allowable as general average, in spite of the Rule VI(Salvage Remuneration)(a) of the York-Antwerp Rules, 2004, or Rule VI(Salvage Remuneration)(b)(iv) of the York-Antwerp Rules, 2016, provided that the salvage charges are paid wholly by the Assured without being contributed by other parties.

Article 3.

Where the Company has indemnified the Assured under Article 1 of these clauses, Clause 11 of the Institute Time Clauses-Hulls 1/10/83 shall not apply to such general average, however, these Clauses shall never prejudice the right of the Assured to recover the cost of repairs for the damage to the Vessel in consequence of a general average act but not allowable as general average.