

### **Bill of Lading Clause (Version 2)**

The Insured is not to be prejudiced by the presence of the negligence clause and/or latent defect clause in the Bills of Lading and/or Charter Party. The seaworthiness of the vessel as between the Insured and the Insurer(s) is hereby admitted and the wrongful act or misconduct of the ship owner or his servants causing a loss is not to defeat the recovery by an innocent Insured, **if the loss, in the absence of such wrongful act or misconduct, would have been a loss recoverable hereunder.** Leave is granted to sail with or without pilots and to tow and assist vessels or craft in all situations and to be towed.

In case of conflict between this clause and body of the policy or other additional clauses, this clause shall prevail. All other terms, conditions, and exclusions of the policy shall remain unchanged.