

**Excluded territories**

**We** will not indemnify **You** against anything arising directly or indirectly from or relating to any entity or individual domiciled in, or any claim or activity involving any entity or person domiciled in or involving the territory of:

1. Cuba;
2. Iran;
3. North Korea;
4. Syria;
5. The Crimea Region of Ukraine.

Notwithstanding the territorial or geographical limits applicable to the **Certificate**, all such territories stated above are excluded from the **Certificate** and no cover whatsoever shall be deemed given under this **Certificate** and no business activity being undertaken in that territory or the provision of any service to or shipment of any goods to, from or within that territory will be covered by this **Certificate**.