

American Express Home *Plus* Insurance Plan

Section 1 – Legal Liability

Liabilities Which Are Not Insured

1.10 Zurich will not provide any indemnity for liability arising out of:

Member of Household/Employees

1.10.1 Bodily Injury to You, a member of Your Household or any Employee or Domestic Helper of You or a member of Your Household.

1.10.2 damage to property belonging to or under the care custody or control of You, a member of Your Household or any Employee or Domestic Helper of You or a member of Your Household.

Lifts and Elevators

1.10.3 Bodily Injury or damage to property arising out of or incidental to the use of lifts or elevators.

Other Premises

1.10.4 the ownership or occupation of any land or building other than Your Home or the Building.

Business and Professions

1.10.5 the pursuit or exercise by You or a member of Your Household of any employment business trade or profession.

Vehicles

1.10.6 the ownership possession or use of electrical or mechanical propelled vehicles, pedal cycles being used for racing, watercraft, aircraft or model aircraft (except electrically propelled unmanned aircraft systems which are used solely for recreational purpose within Hong Kong and operated in full compliance with any local regulatory requirements or any guidelines as required by Civil Aviation Department for operating such systems) owned by or in the custody or control of or on behalf of You or a member of Your Household.

Contractual Liability

1.10.7 any agreement unless liability would have arisen in the absence of that agreement.

Unauthorized Building Works

1.10.8 any unauthorized structures and/or unauthorized building erection demolition repair installation and renovation works on or within the Building. For the purpose of this clause the meaning of unauthorized structures and/or unauthorized building works will be construed in accordance with the Buildings Ordinance, Chapter 123 of the Laws of Hong Kong.

Electronic Data Exclusion

1.10.9 the transmission of any computer code, program or other data.

1.10.10 the unauthorized taking of or access to data.

Asbestos Exclusion

1.10.11 asbestos, asbestos products or asbestos contained in any products.

Remarks

The above information is the extract of the policy and does not constitute any part of the contract. For details, please refer to the [policy wordings](#).