

American Express Home *Plus* Insurance Plan

Section 2 – Home Contents

Events Which Are Not Insured

2.2 Unless otherwise stated, Zurich will not indemnify You and/or a member of Your Household for any loss, destruction or damage directly or indirectly caused by:

Theft

2.2.1 theft of Home Contents unless following a forcible and violent entry to or exit from Your Home which has been reported to the police within twenty-four (24) hours of discovery.

2.2.2 theft by You, a member of Your Household or Your Domestic Helper or any person entered to Your Home with the consent of You and/ or a member of Your Household or by any Employee or Domestic Helper of You and/ or a member of Your Household.

Dishonesty

2.2.3 fraudulent action trick device or other false pretence by You and/or a member of Your Household.

Wear and Tear

2.2.4 wear and tear, rust, corrosion, mildew, mould, change in temperature or humidity.

2.2.5 However, Zurich will pay for the loss, destruction or damage to other Home Contents that are caused by the Home Contents that were damaged as a result of clause 2.2.4.

Damage by Animals

2.2.6 chewing, scratching, tearing or fouling by any domestic pet or damage by insects larvae or vermin of any kind.

Unoccupancy

2.2.7 theft or water damage to Your Home after it has been unoccupied for more than thirty (30) consecutive days.

Lent, Let or Sub-Let

2.2.8 theft or damage to Your Home while Your Home is lent, let or sub-let in parts.

Electrical / Mechanical Breakdown

2.2.9 electric current (other than lightning) to electrical equipment or appliances or cables.

2.2.10 any electrical and mechanical breakdown, failure, derangement or overheating other than loss, destruction or damage caused by direct strike of lightning.

2.2.11 However, Zurich will pay for the loss, destruction or damage to other property insured by this Policy which is resulting from the causes specified in 2.2.9 and 2.2.10.

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](#).