

American Express Home *Plus* Insurance Plan

Section 4 - Building (Optional)

Events Which Are Insured

- 4.2 Zurich will not indemnify You and/or a member of Your Household for any loss destruction or damage directly or indirectly arising from or caused by

Dishonesty

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

Natural Losses

- 4.2.2 wear and tear, inadequate maintenance, deterioration, rust or corrosion, erosion, changes in appearance, mould, wet or dry rot, animals, birds, insects, larvae or vermin of any kind.

Unoccupancy

- 4.2.3 water damage after Your Home has been unoccupied for more than thirty (30) consecutive days.

Government Authority

- 4.2.4 the enforcement by the Government of any ordinance or law regulating the construction repair or demolition of the Building.

Repair And Maintenance

- 4.2.5 renovation alteration repair and installation that is not necessitated by the event covered by this section.

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](#).