



American Express Home *Plus* Insurance Plan

Section 5 – Worldwide Personal Possessions[^] Protection

Events Which Are Not Insured

5.2 Zurich will not indemnify for any loss, destruction or damage directly or indirectly caused by:

Vermins Mildew

5.2.1 vermin insects mildew wear or other deterioration or any process of repairing restoring or renovating.

Customs Authority

5.2.2 confiscation, nationalization, requisition or willful destruction by any government, public, municipal, local or customs authority.

Mechanical and Electrical Derangement

5.2.3 mechanical or electrical derangement or scratching or breakage of lenses or glass unless accompanied by other damage for which You are entitled to indemnity under this section.

[^] Additional coverage for specified items is available as an optional benefit.

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](#).