



American Express Home *Plus* Insurance Plan

Section 6 – Personal Fine Art Collection (Optional)

Events Which Are Not Insured

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

Natural Losses

- 6.2.1 natural ageing, vermin, insects, mildew, wear, tear, rust, oxidization or other gradual deterioration, aridity, humidity, exposure to light or change of temperature.

Dishonesty

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

Work Process

- 6.2.3 any process of repairing, reframing, restoring, retouching, renovating or other similar process.

Customs Authority

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

Mechanical and Electrical Derangement

- 6.2.5 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.

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](#).