

Premier Home Comprehensive Insurance

MAJOR EXCLUSIONS (Please refer to policy provisions for detailed exclusions)

General exclusions applicable to the Policy

- Wear and tear;
- electrical or mechanical breakdown;
- spectacles, contact lenses, dentures or prostheses;;
- pagers, portable phones(except as defined under - Extension Coverage to I. BASIC BENEFIT – item H. Laptop Computer and mobile phone);
- deliberate or malicious act(except as defined under - Extension Coverage to I. BASIC BENEFIT – item M. Malicious Damage by tenant);
- war, act of terrorism;
- damage due to poor construction or lack of maintenance of the Buildings;
- damage caused by any unexplained or mysterious disappearance and consequential loss;
- any part of the structure of the Buildings (except as defined under - II. OPTIONAL BENEFITS – 6.BUILDINGS);
- damage caused by water seepage, etc.

Exclusion to Extension Coverage to I. BASIC BENEFIT - item B. Interior Decoration/ Refurbishment Works

- any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system;
- any loss or damage directly caused by the workmanship in the decoration works.