

Home Building & Household Articles (Structure + Content)

Home Building (Structure)

1. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
2. Pressure waves generated by Aircraft.
3. Damages arising out of Volcanic Eruptions.
4. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act. If the company alleges that this loss / damage is not caused by any malicious act, the burden of proving to the contrary shall be upon the insured.
5. Damages resulting from volcanic eruption or other convulsions of nature are excluded.
6. Normal cracking, settlement, bedding down, upheaving of land/structures, coastal or river erosion, defective design, workmanship or use of defective materials
7. Loss, destruction or damage caused by Forest Fire.
8. Loss, destruction or damage caused by:
 - a. Repairs or alterations to the buildings or premises
 - b. Repairs, Removal or Extension of the Sprinkler Installation
 - c. Defects in construction known to the Insured. "

Household Articles

1. Destruction or damage caused to the property insured by burning order of any Public Authority.
2. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
3. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act. If the company alleges that this loss / damage is not caused by any malicious act, the burden of proving to the contrary shall be upon the insured. "
4. Damages resulting from volcanic eruption or other convulsions of nature are excluded.
5. Impact damage caused by rail/road vehicle owned by or belonging to insured is excluded
6. Normal cracking, settlement, bedding down, upheaving of land/structures, coastal or river erosion, defective design, workmanship or use of defective materials
7. Loss, destruction or damage caused by:
Repairs or alterations to the buildings or premises
Repairs, Removal or Extension of the Sprinkler Installation
Defects in construction known to the Insured.
8. Loss, destruction or damage caused by Forest Fire.
9. Earthquake, Flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.

10. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.
11. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
12. Any consequential loss.
13. Any motorised vehicle or trailer of any type or description.
14. Pressure waves generated by Aircraft.
15. Damages arising out of Volcanic Eruptions.
16. Livestock.
17. RSMD, Larceny & Stocks in Open stand excluded.