

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.