

# Premier Home Comprehensive Insurance

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

Wear and tear; electrical or mechanical breakdown; contact lenses, portable phones, pagers; deliberate or malicious act; 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; damage caused by water seepage, etc.