

# Exclusions from Coverage under Property and Electrical Appliance Insurance:



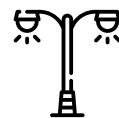
Second-hand goods



Illegal products



Damages incurred during transportation



Damage to electronic devices or electrical appliances installed outdoors due to natural disasters



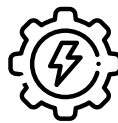
Jewelry or valuable items such as cash, gold, diamonds, and gemstones



Loss of property without any trace



Deterioration from use



Malfunctions of the product's mechanisms or electrical systems



Damage caused by pests or animals



Rust, mold, or contamination



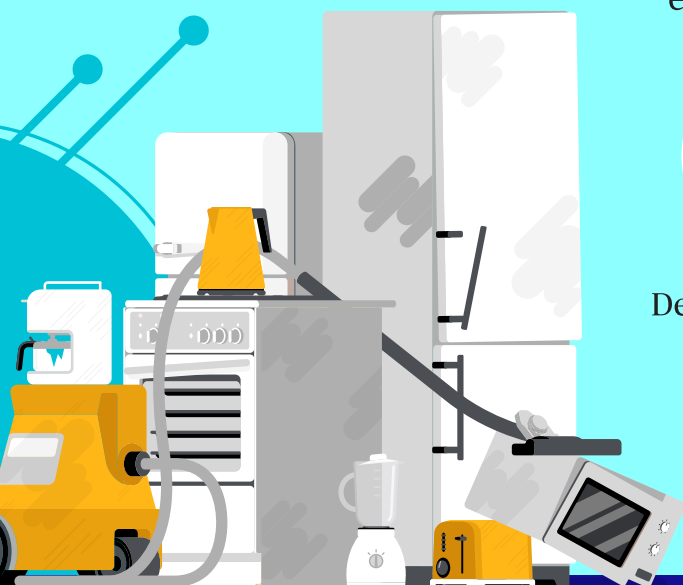
Defects or scratches on the surface of the item



Damage to property in abandoned locations



Damage due to product quality issues or design flaws by the manufacturer.



- Conditions shall be in accordance with the Policy.
- Applicant shall study the Benefits, Declarations, Policy Wording for the full terms, conditions, and exclusions prior to buying an insurance.
- underwritten by Chubb Samaggi Insurance Public Company Limited