

PPS Short term Personal – Extended contents cover benefit

3. Extended contents cover

PPS Short term will compensate you for accidental loss, damage and theft to your personal possessions, which are usually taken out of the home and which belong to you or to any members of your household who live with you while anywhere in the world.

PPS Short term will compensate you up to the insured amount shown in the Schedule subject to the single item limit shown in the Schedule.

PPS Short term will not cover loss of or damage:

- 3.1 caused by depreciation, wear and tear or gradual causes;
- 3.2 caused by mechanical or electrical breakdown;
- 3.3 caused by deterioration, rust, corrosion, damp, decay or mildew;
- 3.4 caused by pests such as rodents, termites, ants and moths;
- 3.5 caused by scratching, denting or chipping;
- 3.6 caused by any process relating to dyeing, cleaning, restoration, renovating, building or repairing;
- 3.7 caused by the action of light or atmospheric conditions other than storm, wind, water, hail or snow;
- 3.8 arising from confiscation or detention by any process of law;
- 3.9 to glass, glassware, porcelain, crystal or any other brittle items unless caused by fire, theft or attempted theft;
- 3.10 to property from an unattended motor vehicle unless,
 - 3.10.1 the property was in the locked luggage compartment or locked interior of the vehicle and,
 - 3.10.2 there is forced entry into the vehicle.

Compensation for watches and jewellery is limited to the amount shown in the Schedule unless a professional valuation dated prior to the loss is provided.