

COVERAGE SUMMARY

Name of Insured: xxxxxxxxxxxxxxxx

Policy Number: 93445316

Issued by:

Chubb Insurance Company of Australia Limited
ABN 69 003 710 647
AFS License No. 239778

Our Representative:

Jewellers Loop Pty Ltd (ACN 110 767 087)
Professional Suite 305, Level 3, The Strand Arcade
412 – 414 George Street, Sydney NSW 2000.

Policy Period:

12 Months from the date of issuance shown on the Q Report

Website: www.myjewelvault.com.au

Phone: 1300 88 20 18

Valuable Article Details

Description	Sum Insured	Deductible
As described in the Q Report	\$ xxxxxxxx	\$ 100.00

For the purposes of this Coverage Summary and your Policy, the Q Report is a jewellery quantum report which is delivered to you as a hard copy and stored on a highly secure website. The Q Report is issued by Jewellers Loop Pty Ltd, who acts as our Representative for this insurance. As the duly authorised representative of the company, my signature validates this Policy.



For Chubb Insurance Company of Australia Limited,

PRODUCT DISCLOSURE STATEMENT AND POLICY

This booklet/document is divided into two parts - the first part contains the Product Disclosure Statement and the second part contains the Policy Wording. It is important that **you** read this booklet/document carefully.

This product is issued by Chubb Insurance Company of Australia Ltd, ABN 69 003 710 647 (“Chubb”), AFS Licence No 239778.

PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (“PDS”) is an important legal document that contains details of your Valuable Article Policy. This PDS is dated **1st March 2006**

This PDS has been prepared to assist you in understanding the key features of the Policy. You should read it carefully. You will also need to read the Policy which commences on page 10 for a full description of the terms, conditions, limitations and exclusions of the insurance policy.

Certain words in this PDS and your Valuable Article Policy have special meanings that are set out in the Definitions or Coverage Section of the Valuable Article Policy

Who is the insurer?

The insurer is Chubb Insurance Company of Australia Limited (Chubb)

General Insurance Code of Practice

Chubb has adopted and proudly supports the General Insurance Code of Practice and its purpose of raising the standards of practice and service in the general insurance industry.

A copy of this Code is available by contacting Chubb or from the Insurance Council of Australia’s website at: www.ica.com.au

How to contact Chubb

You may contact Chubb by writing to or telephoning us using the contact details below

- Sydney: Level 29, Citigroup Centre,
2 Park Street, Sydney, NSW, 2000, Australia
Ph: (02) 9273 0100
Fax: (02) 9273 0101
- Melbourne: Level 14, 330 Collins Street,
Melbourne, VIC, 3000, Australia
Ph: (03) 9242 5111
Fax: (03) 9642 0909
- Perth: Level 22, Exchange Plaza
2 The Esplanade
Perth, WA, 6000, Australia
Ph: (08) 6211 7777
Fax: (08) 9325 7730
- Brisbane: Level 11, 12 Creek Street
Brisbane, QLD, 4000, Australia
Ph: (07) 3010 9440
Fax: (07) 3221 1677
- Website: www.chubbinsurance.com.au

Jewellers Loop Pty Ltd (ACN 110 767 087) arranges this insurance on behalf of the insurer and does not act on your behalf. Jewellers Loop Pty Ltd has been appointed as an Authorised Representative of the insurer (AR number 295163). It can be contacted at Professional Suite 305, Level 3, The Strand Arcade, 412 – 414 George Street, Sydney, NSW 2000. Jewellers Loop Pty Ltd is referred to in the rest of this document as "our Representative".

The Policy

The Policy sets out the policy terms and conditions. The precise coverage given will be subject to the terms, conditions and exclusions set out in the Policy and your Coverage Summary.

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Significant features and benefits

The Policy provides a number of significant features and benefits which are subject to terms, conditions and exclusions. It is important that you read the Policy carefully and that you understand the extent of the cover Chubb offers. Benefits are payable if you suffer a loss that is covered under the Policy during the policy period, except if an exclusion or condition applies. Before Chubb will pay a claim, you must meet the requirements for making a claim which are explained on page 6 of this PDS and on pages 15 - 17 of the Policy.

The Policy cover is described below. The Policy cover is subject to the terms, conditions and exclusions stated in the Policy.

Valuable Article gives you cover against physical loss or damage to your valuable article identified in your coverage summary anywhere in the world.

Exclusions

A number of exclusions apply to the Policy and all of them are important. It is important that you carefully read and are aware of them. They can be found on page 18.

Your duty of disclosure

This only applies on renewal of your Valuable Article Policy

What you must tell Chubb. When answering Chubb's questions, you must be honest and you have a duty under law to tell Chubb anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. Chubb will use the answers in deciding whether to insure you and anyone else to be insured under the Policy, and on what terms.

Who needs to tell Chubb. It is important that you understand you are answering Chubb's questions in this way for yourself and anyone else whom you want to be covered by the Policy

If you do not tell Chubb. If you do not answer Chubb's questions in this way, Chubb may reduce or refuse to pay a claim, or cancel the Policy. If you answer Chubb's questions fraudulently, Chubb may refuse to pay a claim and treat the Policy as never having worked.

Cost of the Policy

The cost of your Policy is the Total Premium Due detailed in your Coverage Summary. It is made up of your premium plus any applicable government taxes and charges. In some instances in the first Policy Period the cost of your Policy maybe pre-paid and not your responsibility. For each renewal at the end of the first Policy Period the cost of your Policy is your responsibility. If you do not pay, we will not renew your policy and you will no longer have insurance for your Valuable Article with us.

Upon renewal the premium payable will be determined by a number of factors, including

- Sum insured
- Safety measures protecting the Valuable Article
- Location

The premium payable upon any future renewal may be increased by a lack of adequate safety measures, sum insured and claims history

Prior to the expiration of your insurance contract, a renewal notice will be forwarded to you. Confirmation of your intent to renew your insurance together with the premium payable should be returned to our Authorised Representative.

Deductible

If you make a claim under your Valuable Article Policy, You may be required to pay a Deductible.

For example, if you have a loss involving damage to your Valuable Article to the value of \$ 1 000, and you are subject to a deductible of \$ 100, then we will pay you \$ 900.

21 day cooling off period

This policy provides an automatic benefit for 12 months from the date that you purchase the Valuable Article listed in the Coverage Summary.

If you renew this policy after the initial period of 12 months, You have the right to return the policy to us or our Representative within 21 days of the date that cover is renewed (“cooling off period”) unless a claim is made under the policy within the cooling off period. You may do this by notifying us or our Representative in writing at the addresses shown above. If you return the policy during the cooling off period, Chubb or our Representative will refund the full amount of the premium less any taxes or duties payable. The policy will be terminated from the date Chubb or our Representative is notified of a request to return it.

Confirmation of transactions

If you wish to confirm that your insurance is in place, Chubb provides a telephone confirmation service. To use this service, call Chubb on 03 9242 5111 and Chubb will send you written confirmation. If you do not wish to use Chubb telephone confirmation service but require confirmation of cover, you can request this by writing direct to Chubb [at the

Personal Lines Service Centre, Level 51, Rialto South Tower, 525 Collins Street, Melbourne,] 3000 or our Representative.

Cancelling your Policy before the due date

In some instances this Policy is an automatic benefit for 12 months from the purchase of your Valuable Article. As such you may not cancel it for that period. Thereafter, and if you have renewed the Policy, you may cancel this Policy at any time by returning it to us or our Representative or notifying them in writing of the future date that the cancellation is to take effect.

We may cancel this policy or any part of it under the conditions set out at page 13 of the Policy.

Return of premium if your Policy is cancelled before the due date

If you renew this policy after the first policy period and either you or we subsequently cancel the renewed Policy, Chubb will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term of the Policy.

Making a claim

If you have a loss under the Policy you must notify us or our Representative immediately in the case of a loss. Your other duties after a loss are detailed on [page 15](#) of the Policy.

Your Privacy

In the course of providing insurance and processing insurance claims, Chubb needs to collect personal information about persons Chubb insures and persons associated with insured persons. In accordance with the Privacy Act 1988, this statement contains the information required to be given to persons about whom Chubb collects personal information.

Our Privacy Policy

Our privacy policy statement is readily available; please contact us if you would like a copy, at:

Chubb Insurance Company of Australian Limited:

Sydney: Level 29, Citigroup Centre,
2 Park Street, Sydney, NSW, 2000, Australia
Ph: (02) 9273 0100
Fax: (02) 9273 0101

Melbourne: Level 14, 330 Collins Street,
Melbourne, VIC, 3000, Australia
Ph: (03) 9242 5111
Fax: (03) 9642 0909

Perth: Level 22, Exchange Plaza
2 The Esplanade
Perth, WA, 6000, Australia
Ph: (08) 6211 7777
Fax: (08) 9325 7730

Brisbane: Level 24, 12 Creek Street
Brisbane, QLD, 4000, Australia
Ph: (07) 3010 9440
Fax: (07) 3221 1677

Website: www.chubbinsurance.com.au

Your access to your personal information

You can request access to personal information, which Chubb holds about you. Your rights to access and Chubb's rights to refuse access are set out in the Privacy Act 1988.

Chubb's use of personal information

Chubb may at any time use personal information it collects about you for any of the following purposes:

- to provide a quotation or assess a proposal for insurance
- to provide, amend or renew an insurance policy
- to respond to a claim.

Chubb's disclosure of personal information

Chubb may at any time disclose personal information Chubb collects about you to the following types of organisations (some of which may be outside Australia):

- reinsurers
- external valuers and appraisers
- loss adjustors and other investigators
- professional advisers, such as accountants and lawyers
- other organisations that provide services to Chubb in relation to the provision of insurance.

If you do not provide Chubb with the personal information it needs

Chubb only collects personal information that it needs to provide insurance to you or to a person with whom you are associated, and to respond to any claim that you or that other person makes under an insurance policy with Chubb. If you do not give Chubb this information Chubb may not be able to provide insurance or process a claim.

Who should you talk to if you have questions, concerns or a complaint?

Commitment to service. Chubb's Internal Dispute Resolution Process is evidence of Chubb's commitment to service. Recognising the consumer's right to be heard and to

be informed, Chubb established an Internal Dispute Resolution Panel to handle any unresolved complaints. It underscores Chubb's commitment to acting fairly and honestly with its customers.

If you are not satisfied with any aspect of the service that you receive in relation to your Policy, then Chubb appreciates you letting it know.

Who should I talk to?

The Claim Department Manager should be contacted if your complaint is regarding how Chubb or any of its investigators, assessors or loss adjusters, have handled your claim under your Policy.

The Customer Services Department Manager should be contacted regarding any other complaint you have with your Policy or any other service that you have received

Either person can be contacted by calling your nearest Chubb Office or by writing to:

Claim Department Manager / Customer Services Department Manager

Chubb Insurance Company of Australian Ltd

Sydney: Level 29, Citigroup Centre,
2 Park Street, Sydney, NSW, 2000, Australia
Ph: (02) 9273 0100
Fax: (02) 9273 0101

Melbourne: Level 14, 330 Collins Street,
Melbourne, VIC, 3000, Australia
Ph: (03) 9242 5111
Fax: (03) 9642 0909

Perth: Level 22, Exchange Plaza
2 The Esplanade
Perth, WA, 6000, Australia
Ph: (08) 6211 7777
Fax: (08) 9325 7730

Brisbane: Level 11, 12 Creek Street
Brisbane, QLD, 4000, Australia
Ph: (07) 3010 9440
Fax: (07) 3221 1677

Website: www.chubbinsurance.com.au

If in doubt as to whom you should refer your complaint, please contact the Customer Services Department Manager.

What else will Chubb do?

If your contact with the Claim Department Manager or the Customer Services Department Manager does not resolve your complaint to your satisfaction, you may request that your complaint be referred to Chubb's Internal Dispute Resolution Panel. Chubb will acknowledge your request within 48 hours. The Internal Dispute Resolution Panel must consider your complaint and give you its decision within 15 business days of your request for referral. If the Internal Dispute Resolution Panel is unable to make a decision, the reasons why it is unable to make a decision and the revised timeframe will be given to you within 15 business days of your request for referral.

If the Internal Dispute Resolution Panel decides that your complaint is justified then it will authorise such action as is necessary within Chubb to remedy your complaint. If your complaint is not considered justified, the Internal Dispute Resolution Panel will inform you and let you know what avenues are available should you wish to pursue your complaint further.

What if Chubb cannot resolve my complaint?

If your complaint is not satisfactorily resolved or answered, You may refer the matter to the Insurance Ombudsman's Service ("IOS").

The IOS are independent operators of the External Dispute Resolution Procedure of which Chubb is a member. The IOS is a free service and they will tell You if they can help You as their services are not available to all customers.

You may contact Chubb and we will assist You in making a complaint to the IOS or You may contact them directly using the following details:

Insurance Ombudsman Service

Free Call: 1300 78 08 08

PO Box 561

Melbourne

Victoria

8007

www.insuranceombudsman.com.au

Where the IOS is not able to assist You, You may be able to take your complaint to the small claims or other court in your jurisdiction or your local consumer tribunal.

POLICY WORDING

Introduction and Policy Definitions

This is Your Chubb Policy. Together with your Coverage Summary it explains your covers and other conditions of your Policy in detail.

This Policy is a contract between you and us. Please READ YOUR POLICY CAREFULLY and keep it in a safe place.

Agreement

We agree to provide the insurance described in this Policy in return for your premium and compliance with all the Policy conditions.

Policy Definitions

In this Policy, we use words in their plain English meaning. Words with special meanings are defined here:

Business means any full or part-time employment, trade, occupation or profession.

Deductible means that amount we will subtract from any covered loss we pay.

Occurrence means a loss or accident or damage or a series of losses, accidents or damages arising out of any one event to which this insurance applies occurring within the policy period, irrespective of the number of claims. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Policy means this entire Chubb Policy and the Coverage Summary.

Policy Period means the period of cover shown in your most recent Coverage Summary.

Coverage Summary means the most recent Coverage Summary we issued to you.

Representative means the person or entity named as our Representative in your Coverage Summary.

You and Your means the person named in the Coverage Summary and a spouse (legal or de facto) who lives with that person or a person to whom you have given the Valuable

Article to as a gift who is an immediate family member ordinarily residing with that person.

We, Our and **Us** means Chubb Insurance Company of Australia Limited (A.B.N. 69 003 710 647; AFS number 239788)

Valuable Article means the article for which a sum insured is shown in your Coverage Summary.

Valuable Article Coverage

This Policy provides you with coverage against physical loss or damage to your Valuable Article anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

A “covered loss” is the physical loss or damage to your Valuable Article, subject to the terms, conditions and exclusions in this policy. Exclusions to this coverage are described in **Exclusions**.

Payment of a Loss

Amount of Coverage

The sum insured for your Valuable Article is shown in your Coverage Summary. To reduce the possibility of being underinsured, You should periodically review your sum insured for your Valuable Article.

For a covered loss to a Valuable Article listed in your Coverage Summary, we will pay as follows:

Total loss

If the Valuable Article is lost or totally destroyed, we will replace the Valuable Article up to the sum insured for that Valuable Article as shown in your Coverage Summary, less the deductible. If we cannot replace the Valuable Article we will, at our discretion, offer you a cash payment to settle your loss.

Partial loss

If the Valuable Article is partially lost or damaged, we will pay the cost to restore the Valuable Article to its condition just before the loss, less the deductible. Our payment will not exceed the sum insured shown in your Coverage Summary.

In the event that the sum insured stated in the Coverage Summary is less than the costs to repair the Valuable Article, we will replace the Valuable Article up to the sum insured for that Valuable Article as shown in your Coverage Summary, less the deductible. If we cannot replace the Valuable Article we will, at our discretion, offer you a cash payment to settle your loss.

Pairs, sets and parts

For a covered loss to part of a pair or set, or to part of a larger unit: At our discretion and if you agree to surrender the undamaged Valuable Article(s) of the pair, set or unit to us,

we will replace the entire pair, set or unit, subject to the applicable sum insured for that pair, set or unit. If we cannot replace the Valuable Article we will, at our discretion, offer a cash payment to settle your loss. If the remaining pieces or parts are not surrendered, it is considered a partial loss as previously defined in 'Partial loss'. Our payment will not exceed the sum insured shown in your Coverage Summary.

Deductible

A basic deductible listed in the Coverage Summary applies to each and every covered loss.

Policy Conditions

These conditions apply to Your Policy in general. You must comply with the following conditions for cover to apply:

Recoveries

If we pay for a covered loss to a Valuable Article and we recover that Valuable Article, we agree to offer you an opportunity to buy it back. We will offer it to you at no higher an amount than we paid to you for that Valuable Article.

Salvage

When we pay for a covered loss or damage to a Valuable Article, the lost or damaged Valuable Article becomes our property.

Maintenance

You must maintain your Valuable Article in a good state of repair and you must repair any partial loss or damage to your Valuable Article.

Assistance

You must provide us with all available information.

Concealment or fraud

We do not provide cover if you or anyone acting on your behalf has concealed or misrepresented any material fact relating to this Policy before or after inception of your Policy.

Examination under oath

We have the right to examine you under oath. We may also ask you to give us a signed description of the circumstances surrounding a loss and your or their interest in it, and to produce all records and documents we request and permit us to make copies.

Application of Coverage

Coverage applies separately to each covered person. However, this provision does not increase the amount of coverage for any one occurrence.

Policy period

The effective dates of Your Policy are shown in the Coverage Summary. Those dates begin and end at 00.01 standard time at the mailing address shown.

The coverage on this Policy apply only to Occurrences that take place during the Policy Period as specified in Your Coverage Summary

Renewals

We may offer to continue this policy for renewal periods, at the premiums and under the policy provisions in effect at the date of renewal. We can do this by mailing and / or emailing you a bill for the premium to your address, along with any changes in the policy provisions or amounts of coverage.

You may accept our offer by paying the required premium on or before the starting date of each renewal period.

Transfer of rights

If we make a payment under this policy, we will assume any recovery rights you have in connection with that loss, to the extent we have paid for the loss.

All of your rights of recovery will become our rights to the extent of any payment we make under this policy. You will do everything necessary to secure such rights; and do nothing after a loss to prejudice such rights. However, you may waive any rights of recovery from another person or organisation for a covered loss in writing before the loss occurs.

Disclosure reminder

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your policy.

Assignment

You cannot transfer your interest in this policy to anyone else unless we agree in writing to the transfer.

Policy changes

This policy can be changed only by a written amendment that only we can issue.

Bankruptcy or insolvency

We will meet all our obligations under this policy regardless of whether you, your estate, or anyone else or his or her estate becomes bankrupt or insolvent.

Conforming to state law

If any provision of this policy conflicts with the laws of the state you live in, this policy is amended to conform to those laws.

Conforming to trade sanction laws

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

Other insurance

If you are, or may be, entitled to indemnity under any other insurance policy, when making a claim under this policy, you must provide us with details of that other insurance policy including the name of the insurer and the policy number.

Your duties after a loss

If you have a loss this policy may cover, you must perform these duties:

Notification.

You must immediately notify us or our Representative of your loss. In case of theft, you must also notify the police or similar competent authority.

Protect the item

You must protect your Valuable Article from further loss or damage, wherever possible.

Display the item

You must show us the damaged Valuable Article when we ask.

Proof of loss

You must submit to us or our Representative, within 60 days after a request, your signed, sworn proof of loss providing all information and documentation requested such as the cause of loss, receipts and other similar records.

Insurable interest

We will not pay for any loss to Valuable Article in which you do not have an insurable interest at the time of the loss. If more than one person has an insurable interest in a covered Valuable Article, we will not pay for an amount greater than your interest, up to the amount of coverage that applies.

Abandoning your Valuable Article

You cannot abandon any Valuable Article to us unless we agree to accept it, or to a third party unless we agree.

Carrier and bailees

If your Valuable Article is lost or damaged while in the custody of a carrier or bailee, you must take steps to recover

your loss from that carrier or bailee before making a claim under this policy. This policy will only cover you to the extent of any loss that you cannot recover from the carrier or bailee.

Legal Action against us

You agree not to bring legal action against us unless you have first complied with all conditions of this policy.

Non renewal

If we decline to renew all or part of this policy, we will mail a notice of nonrenewal to you or our Representative at least 14 days before the policy end.

Your cancellation

This Policy is an automatic benefit for 12 months from the purchase of your Valuable Article. As such you may not cancel it for that period. Thereafter, and if you have renewed the Policy, you may cancel this Policy at any time by returning it to us or our Representative or notifying them in writing of the future date that the cancellation is to take effect.

Our cancellation

We may cancel this policy or any part of it under the following conditions.

Utmost good faith

We may cancel any part of this policy where you have failed to comply with the duty of utmost good faith.

Duty of disclosure

We may cancel any part of this policy where you have failed to comply with the duty of disclosure at the time when the policy was renewed.

Misrepresentation

We may cancel any part of this policy where you made a misrepresentation to us during the negotiations for this policy.

Non-compliance

We may cancel any part of this policy where you have failed to comply with a provision of this policy.

Cancellation following non-payment of premium

If your Policy premium is not paid when due, your Policy will be considered void and of no effect. We will not pay any claim under your Policy unless your Policy premium has been paid.

Fraudulent claim

We may cancel any part of this policy where you have made a fraudulent claim under this policy or any other policy of insurance (whether with us or another insurer) that provided cover during any part of the period during which this policy of insurance provides cover.

Acts or omission

We may cancel any part of this policy where you have failed to notify us of any specific act or omission where such notification is required under the terms of this policy.

Procedure

To cancel this policy or any part of it, Chubb or our Representative must notify you in writing. This notice may be delivered, mailed and /or emailed to you. This notice will include the date the cancellation is to take effect, which will

not be earlier than 0.01a.m. on the third business day after the notice was delivered.

Refund

After renewal of the first Policy Period, in the event of cancellation by you or by us, we will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term for each part of the policy.

Policy Exclusions

These exclusions apply to your Policy. The words “caused by” mean any loss that is contributed to, made worse by, or in any way results from that peril.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person’s spouse, a family member or a person who lives with you. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person’s spouse, a family member or a person who lives with you. But we do provide coverage for you or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person. However, this exclusion shall not apply when the loss is caused by an intentional act committed for the purpose of preventing personal injury or property damage or eliminating danger to persons or property.

Wear and Tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot, warping, insects or vermin. We do insure subsequent covered loss unless another exclusion applies.

Fungi and mould

We do not provide coverage for the presence of mould, however caused, or any loss caused by mould. But we do cover mould resulting from fire or lightning unless another exclusion applies. “Mould” means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent Vice and Breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supersedes the Nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. But we do insure subsequent covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Business property

We do not cover any loss or damage to Business property.

Confiscation

We do not cover any loss or damage caused by the confiscation, destruction or seizure of your Valuable Article by any government or public authority.

Misappropriation

We do not cover any loss or damage caused by the taking or other misappropriation of your Valuable Article from you by your spouse or by another family relative. But we do cover loss or damage caused by a domestic worker.

Cleaning and renovations

We do not cover any loss or damage caused by the process of cleaning, repairing, refinishing, dyeing, alteration, restoration or renovating.