
Portable Equipments

The Company shall not be liable in respect of : -

1. Damage caused by a process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
2. Breakage, Cracking or Scratching of Crockery, Glass, Cameras, Binoculars, Lenses, Sculptures, Curious, Pictures, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
3. Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means.
4. Overwinding, denting or internal damage including of watches and clocks.
5. Loss or damage to Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, Stamps and Travel Tickets or Traveler's' Cheques, business books or documents.
6. Theft from any car except from a car which is a fully enclosed type passenger carrying motor car with a permanent top and glass windows (not being a convertible) and then unless -such theft is by visible physical and forcible means and -such Baggage was stored concealed in the boot of the motor car and the motor car had all the doors, windows and other openings securely locked and properly fastened and -the Insured was in the course of a Travel and at the time of the theft was not resident in any hotel, guesthouse or other accommodation.
7. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
8. Consequential loss or legal liability of any kind.
9. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased