



## Did You Know?



# Exclusion 2.10 in Property All Risk Insurance Policy

In the insurance industry, claims are often influenced by weather conditions, especially in Indonesia, which experiences a rainy season. While rainwater is essential in daily life, it can cause corrosion when it comes into contact with steel or machinery. Metals containing iron, including steel, react with oxygen in water, forming an iron oxide layer, commonly known as rust. If left unchecked, rust will continue to spread and accelerate the corrosion process.

Did you know the Property All Risk Insurance Policy includes exclusions related to weather conditions? One key exclusion to be aware of is Exclusion 2.10, which states that:

*The Insurer(s) shall not be liable for loss destruction of or damage to the property insured directly or indirectly caused by or arising out of or aggravated by:*

*2.10 exposure to weather conditions where property is left in the open or not contained in fully enclosed buildings ...*



For this reason, we strongly recommend that you review and understand your insurance policy. We hope the explanation above helps enhance your understanding of Exclusion 2.10 in the Property All Risk Insurance Policy. If you require further clarification regarding your policy coverage, please do not hesitate to contact us at **(021) 252 3110** and we will be happy to assist you.



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