

Landslide And Subsidence Clause
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The Insurers covers damage to the perils of Subsidence, Landslide or Landslide, except :

a. The first 5 (five) percent of the Sum Insured, or maximum Rp. 50.000.000,00 which ever is the less, of any loss any one occurrence or series of accidents or occurrences up to a maximum period of 72 (seventy two) consecutive hours as from the start of the subsidence, landslide or landslide.

b. Subsidence, landslide or landslide caused by :

- (i) faulty construction of the building or structure
- (ii) faulty design of the building or structure
- (iii) soil damage due to human action
- (iv) nuclear reaction