

PERILS SECTION - COVERAGES A, B, C, AND D

We insure against direct physical loss to property covered under Coverages A, B, C or D caused by the following perils:

1. Fire or Lightning
2. Windstorm or Hail
 - a. **We** do not pay for loss to the inside of a structure, or to property inside, caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail.
 - b. **We** do not pay for loss to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building. **We** do cover canoes and rowboats while on the **insured premises**.
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles - **We** do not pay for loss to fences, driveways, septic tanks, and walks caused by a vehicle owned or operated by an occupant, employee or tenant of the **insured premises**.
7. Sudden and Accidental Damage from Smoke - **We** do not pay for loss caused by smoke from agricultural smudging or industrial operations.