

PERILS SECTION COVERAGES A, B, C, AND D

We insure against sudden 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 – However, we do not pay for loss:
 - a. to the interior 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; or
 - b. 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 insured, occupant, tenant or employee of the insured premises. We also do not pay for damage to a covered motorized vehicle caused by collision or overturn.
7. Sudden and Accidental Damage from Smoke – We do not pay for loss caused by smoke from agricultural smudging or industrial operations.
8. Sinkhole Collapses – This means loss caused by sudden settlement or collapse of earth supporting covered property. The earth settlement or collapse must result from subterranean voids created by the action of water on a limestone or similar rock formation.
We do not cover the value of land or the cost of filling sinkholes.
9. Volcanic Action – This means:
 - a. airborne volcanic blast or airborne shock waves
 - b. ash, dust or particulate matter; or
 - c. lava flow.We do not cover removal of ash, dust or particulate matter that does not cause direct physical loss to covered property.
10. Vandalism – We do not pay for loss on the insured premises if the residence is vacant for more than 30 days prior to the loss. A residence being built is not vacant. We do not pay for loss by pilferage, theft, burglary, larceny, vandalism or intentional acts committed or directed by anyone residing at the insured premises or other persons to whom the property is entrusted.
11. Glass breakage – We cover breakage of glass that is part of a structure. We do not pay for loss if the insured premises is vacant for more than 30 days prior to the loss. A residence being built is not vacant.
12. Theft – This includes attempted theft and loss of property from a known place when it is likely that theft occurred.
 - a. We do not cover theft by an insured, tenant or employee.
 - b. We do not cover theft in or to a residence being built or theft of materials and supplies for use in construction of the residence, until the residence is finished and occupied.
 - c. We do not pay for loss of a precious or semiprecious stone from its setting.
 - d. We do not pay for loss that results from the theft of a credit card, except as provided under Incidental Property Coverages.
 - e. We do not cover theft from a part of the residence usually occupied solely by an insured while it is rented to others.
 - f. We do not cover theft that occurs away from the insured premises of:
 - 1) property while on the part of residential premises which an insured owns, rents or occupies, except for the time while an insured temporarily resides there. We do cover the property of a full-time student while it is in the living quarters occupied by the student at school;
 - 2) trailers and their equipment;

- 3) campers, camper bodies or truck toppers; or
 - 4) watercraft and their furnishings, equipment and motors.
- g. We do not pay for loss from any residence that has been vacant for more than 30 days prior to a loss.
- 13. Falling Objects – However, we do not pay for loss to:
 - a. the inside of a structure, or to property inside, unless the falling object has first damaged an outside wall or the roof by impact; or
 - b. the object which falls.
- 14. Weight of Ice, Snow, or Sleet which damages a structure or the property inside a structure. However, we do not pay for loss to:
 - a. awnings or canopies and their supports; or
 - b. swimming pools, retaining walls, fences, piers, wharves, antennas, foundations, patios, and paved areas.
- 15. Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging of a heating, air-conditioning, or automatic sprinkling system or water heater. However, we do not pay for loss caused by freezing, except as provided under the peril of Freezing.
- 16. Accidental Discharge or Overflow of Liquids or Steam from a plumbing, heating, air-conditioning, or automatic sprinkling system; water heater; or domestic appliance. However, we do not pay for loss:
 - a. caused by continuous or repeated seepage or leakage;
 - b. caused by freezing, except as provided under the peril of Freezing;
 - c. on the insured premises caused by accidental discharge or overflow which comes from off the insured premises.
 - d. if the residence has been vacant for more than 30 days prior to the loss. A residence being built is not vacant; or
 - e. to the system, heater, or appliance from which the liquid or steam escapes. (We do pay the reasonable cost of removing and replacing only those parts of the structure needed to repair the system, heater, or appliance.)

- In this peril, a plumbing system does not include a sump, sump pump, rain gutter system or related equipment.
- 17. Freezing of a plumbing, heating, air-conditioning, or automatic sprinkling system; water heater; or domestic appliance. However, we do not pay for loss on the insured premises while the residence is vacant or unoccupied, unless you have taken reasonable care to:
 - a. maintain and monitor the heat in the building or mobile home; or
 - b. shut off and empty the liquid supply and drain the system, domestic appliance or heater.
 - 18. Sudden and Accidental Damage from Artificially Generated Electrical Currents – However, we do not pay for loss to tubes, transistors, and similar electronic components.