

PERILS SECTION COVERAGES A, B, C AND D

Coverage A – Residence and Coverage B – Related Private Structures – This policy covers the residence and related private structures, if shown on the declarations and located on the insured premises for risks of sudden direct physical loss unless specifically excluded.

Exclusions – Apply to Coverage A and Coverage B – The following exclusions apply in addition to the Exclusions That Apply to All Coverages found in the General Policy Terms:

1. Freezing, Discharge, Leakage or Overflow – Unoccupied Residence – If the residence is vacant, unoccupied or under construction and unoccupied, the insured must take reasonable care to:
 - a. maintain and monitor heat in the building; or
 - b. shut off the water supply and completely empty liquids from the plumbing, heating or air-conditioning systems, water heaters and domestic appliances.
 If the insured fails to do this, we do not pay for loss caused by freezing or the resulting discharge, leakage or overflow from such system, water heater or domestic appliance.
2. Freezing, Thawing, Pressure or Weight of Ice or Water – We do not pay for damage to structures (other than buildings, carports or mobile homes) such as swimming pools, fences, retaining walls, piers, wharves, foundations, patios and paved areas caused by freezing, thawing or pressure or weight of ice or water whether driven by wind or not.
3. Theft – We do not cover theft or attempted 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.
4. Vandalism or Glass Breakage – We do not pay for loss caused by vandals or breakage of glass while 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.

5. Seepage or Leakage – We do not pay for loss caused by repeated or continuous seepage or leakage of liquids or steam from within a plumbing, heating or air-conditioning system, water heater or domestic appliance.
Except as provided above, we pay for loss caused by the accidental leakage, overflow or discharge of liquids or steam from a plumbing, heating or air-conditioning system or domestic appliance. We also pay the reasonable cost of removing and replacing those parts of the building or mobile home necessary to make repairs. We do not pay for loss to the system or domestic appliance from which the liquid or steam escapes.
6. Settling, Cracking, Shrinking, Bulging or Expanding – We do not pay for loss caused by settling, cracking, shrinking, bulging or expanding of a building structure or mobile home, pavements, patios or other outdoor structures.
7. Birds, Vermin, Rodents, Insects or Domestic Animals – We do not pay for loss caused by birds, vermin, rodents, insects or domestic animals.
8. Smoke – We do not pay for damage caused by smoke from agricultural smudging or industrial operations.

We pay for an ensuing loss by Fire, Explosion, Smoke or Glass Breakage which results from any of the above, unless the ensuing loss itself is excluded.

Coverage C – Personal Property – This policy insures against direct physical loss to property covered under Coverage C – Personal Property, caused by the following:

1. Fire or Lightning
2. Windstorm or Hail – However, we do not pay for loss:
 - a. 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 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 Collapse – 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 if the insured premises is vacate for more than 30 days prior to the loss. A residence being build 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. 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 occupies, except for the time while an insured temporarily resided there. We do cover the property of a student who is full-time while it is in the living quarters occupied by the student at school;
 - 2) trailers and their equipment;
 - 3) campers or camper bodies or truck toppers; or
 - 4) watercraft and their furnishings, equipment and motors.
 12. Falling Objects – However, we do not pay for loss to:
 - a. property inside a structure, unless the falling object has first damaged an outside wall or the roof by impact; or
 - b. the object which falls.
 13. 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.
 14. 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.

15. 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.
16. 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 or under construction and unoccupied, unless you have taken reasonable care to:
- a. maintain and monitor heat in the building or mobile home; or
 - b. shut off the liquid supply and drain the system, domestic appliance, or heater.
17. Sudden and Accidental Damage from Artificially Generated Electrical Currents – However, we do not pay for loss to tubes, transistors, and similar electronic components.

