

BUILDING AND PERSONAL PROPERTY COVERAGE PART

We cover the described buildings and personal property for which limits of insurance are shown. We insure against loss by perils covered, subject to all of the policy terms.

PROPERTY COVERED

Buildings and Structures - We cover the described buildings or structures. This coverage includes:

- additions;
- fixtures, machinery and equipment which are a permanent part of the buildings and are used to provide building services;
- outdoor fixtures;
- personal property used for maintenance or service of the described premises; and
- material, equipment and supplies intended for use in construction, alteration or repair of the buildings.

We cover only while at the described premises.

This coverage includes: air-conditioning equipment; fire extinguishing apparatus; floor coverings; and appliances for refrigerating, cooking, dishwashing and laundering.

Personal Property - We cover your business personal property in the described buildings or in the open (or in vehicles) on or within 100 feet of the described premises. This includes your interest in personal property of others to the extent of your labor, material and services.

Debris Removal - We cover the cost of removing the debris of covered property caused by a peril covered. We will not pay more for loss to property and debris removal combined than the limit of insurance for the property.

Removal - We cover loss to covered property while removed from the insured location for preservation from damage caused by a peril covered. This coverage is for up to five days, but does not extend past the expiration of the policy.

Repairs - We cover the cost of repairs that are reasonable and necessary to protect covered property from further damage after damage resulting from a peril covered. We will not pay more for loss to property and repairs combined than the limit of insurance for the property.

PROPERTY NOT COVERED AND EXCLUSIONS

NOTE: Limited coverage for some of these types of properties is included in the Supplemental Property Coverage Part. Coverage for some of these types of properties can be obtained at an additional cost.

Aircraft - We do not cover aircraft.

Animals and Pets - We do not cover animals and pets, except those held for sale.

Antennas - We do not cover when outdoors: radio, television, satellite, dish type or other antennas and their masts, towers and lead-in wiring.

Awnings and Canopies - We do not cover when outdoors: awnings or canopies of fabric or slat construction or their supports.

Cost of Excavations, Grading or Filling - We do not cover the cost of excavations, grading or filling.

Crops - We do not cover growing crops.

Fences - We do not cover fences when outdoors.

Foundations - We do not cover foundations which are below the lowest basement floor or below ground level if there is no basement.

Lawns - We do not cover lawns.

Loss of Use - We do not cover loss of use, business interruption, delay or loss of market.

Money - We do not cover money.

Paved Surfaces - We do not cover paved surfaces including driveways, parking lots, roads and walks.

Personal Property - Landlords' - We do not cover under Building Coverage property in apartments or rooms you furnish as a landlord, other than personal property used for maintenance or service.

Personal Property of Others - We do not cover personal property owned by others.

Personal Property - Non-Business - We do not cover non-business personal property.

Pilings, Piers, Wharves or Docks - We do not cover pilings, piers, wharves or docks.

Plants - We do not cover plants when outdoors.

Property More Specifically Insured - We do not cover property which is more specifically insured in whole or in part by any other insurance. We do cover the amount in excess of the amount due from the more specific insurance.

Records - See General Conditions Part for valuation and definition.

Retaining Walls - We do not cover retaining walls that are not part of buildings.

Securities - We do not cover securities.

Shrubs - We do not cover shrubs when outdoors.

Signs - We do not cover signs when outdoors.

Tenant's Improvements - We do not cover tenant's improvements to buildings under the Personal Property Coverage. This means fixtures, alterations, installations or additions to a building that can not be legally removed by the tenant.

Trees - We do not cover trees when outdoors.

Underground Pipes, Flues and Drains - We do not cover underground pipes, flues or drains.

Valuable Papers - See General Conditions Part for valuation and definition.

Vehicles - We do not cover vehicles designed for use on public roads.

Watercraft - We do not cover watercraft, including motors, equipment and accessories, while afloat.