

## BROAD PERILS PART

We insure against direct physical loss to covered property caused by the following perils, subject to all of the policy terms.

### PERILS COVERED

In the following Perils Covered the term "we cover" means "we insure against direct physical loss".

**Aircraft** - We cover loss caused by actual physical contact of an aircraft or objects falling from the aircraft with covered property. The word aircraft includes spacecraft and self-propelled missiles.

**Burglars** - See Vandalism.

**Civil Commotion** - See Riot.

**Collapse** - We cover loss caused by collapse of a building or any part of a building. This peril does not include loss due to settling, cracking, shrinking, bulging or expanding.

We do not cover when outdoors: radio, television, satellite, dish type or other antennas or their masts, towers or lead-in wiring; awnings or canopies of fabric or slat construction or their supports; gutters and downspouts; outdoor fixtures; or personal property; except as a result of collapse of the building.

**Explosion** - We cover loss caused by explosion. This peril does not include loss caused by: rupturing or bursting of water pipes; rupturing, bursting or operating of pressure release devices; water hammer; electrical arcing; mechanical breakdown or rupturing or bursting of moving parts of machinery caused by centrifugal force; or rupturing or bursting due to the expansion of contents of a building or structure due to water.

We do not cover loss caused by explosion of steam boilers, steam pipes, steam turbines or steam engines that you own or lease or that are operated under your control. This exclusion does not apply to loss caused by explosion of gas or fuel in the firebox, combustion chamber or flues.

**Falling Objects** - We cover loss to the exterior of buildings caused by falling objects. We also cover loss to the interior of buildings and to personal property inside buildings caused by falling objects that have first damaged the exterior of the roof or walls. We do not cover loss to personal property in the open.

**Fire** - We cover loss caused by fire.

**Glass Breakage** - We cover breakage of glass or other glazing material that is part of a building. This does not include neon tubing. We do not pay more than \$100 on any plate, pane, multiple plate insulating unit, heating panel, jalousie, louver or shutter or more than \$500 in any one occurrence. These limits do not apply to glass breakage caused by other insured perils.

**Hail** - See Windstorm.

**Lightning** - We cover loss caused by lightning.

**Riot or Civil Commotion** - We cover loss caused by riot or civil commotion. This includes looting and pillaging at the time and place of the riot or civil commotion. We also cover loss or damage caused by striking employees of the owner or tenants of the described buildings while occupying the described premises.

**Smoke** - We cover sudden and accidental loss caused by smoke. We do not cover loss from smoke from industrial operations or agricultural smudging.

**Sonic Boom** - We cover loss caused by sonic boom.

**Sprinkler Leakage** - Sprinkler system means an automatic fire protection system and any non-automatic fire protection equipment supplied from the sprinkler system.

We cover loss caused by leakage or discharge of water or other substances from within a sprinkler system.

We cover loss caused by collapse or fall of a tank which is part of a sprinkler system.

We cover the cost of repairs or replacement of a covered sprinkler system when damage is caused by freezing or by breakage that results in sprinkler leakage.

We do not cover loss caused by freezing during vacancy or unoccupancy. This exclusion does not apply during permitted vacancy or unoccupancy if you used reasonable care to maintain conditions necessary for the proper operation of the sprinkler system.

**Vandalism** - We cover loss caused by vandalism and intentional damage done by burglars.

We do not cover loss caused by theft.

We do not cover loss to glass (other than glass building blocks) which is part of a building, structure or outdoor sign, except as provided in the Glass Breakage peril.

We do not cover loss caused by explosion of steam boilers, steam pipes, steam turbines or steam engines that you own or lease or that are operated under your control.

**Vehicles** - We cover loss caused by actual physical contact of a vehicle with covered property.

We do not cover loss caused by vehicles you own or lease or that are operated under your control or that are operated by a tenant of the described premises.

Vehicle means a conveyance that runs on land or tracks.

**Water Damage** - We cover loss caused by water damage, meaning only loss caused by sudden and accidental discharge or leakage of water or steam resulting from breaking or cracking of a plumbing, heating or air-conditioning system or domestic appliance. This does not include loss caused by continuous or repeated seepage or leakage.

We do not cover loss resulting from discharge or leakage of a fire protection system.

We do not cover loss resulting from freezing during vacancy or unoccupancy. This exclusion does not apply during permitted vacancy or unoccupancy if you used reasonable care to maintain heat in the building or to turn off the water and drain the equipment if heat is not maintained.

We also cover the reasonable cost of removing and replacing parts of the covered building necessary to make repairs. This coverage does not include the loss or damage to the system or appliance from which the water or steam escaped.

**Weight of Ice, Sleet or Snow** - We cover only loss to buildings or to their contents caused by the weight of ice, sleet or snow. We do not cover when outdoors: radio, television, satellite, dish type or other antennas or their masts, towers or lead-in wiring; awnings or canopies of fabric or slat construction or their supports; gutters and downspouts; outdoor fixtures; or personal property; except as a result of collapse of the building.

**Windstorm** - We cover loss caused by windstorm or hail.

We do not cover loss caused directly or indirectly by frost or cold weather or by ice (other than hail), sleet or snow all whether driven by wind or not.

We do not cover loss to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, snow or water, all whether wind driven or not, unless entering through openings made by the direct force of wind or hail.

We do not cover leakage of water from piping unless the piping is damaged by wind or hail.

## **PERILS NOT COVERED AND EXCLUSIONS**

**NOTE:** See the Coverage and General Conditions Parts of your policy for other EXCLUSIONS, LIMITATIONS, and PROPERTY NOT COVERED, which may affect your coverage. Coverage for some excluded or limited losses may be available at an additional cost.

**In the following Perils Not Covered or Exclusions, the term "caused by" includes "caused directly or indirectly by".**

**Centrifugal Force** - See Wear and Tear.

**Civil Authority** - We do not cover loss caused by order of any civil authority including seizure, confiscation or destruction of property.

We will cover loss resulting from acts of destruction by civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this policy.

**Contamination** - See Wear and Tear.

**Deterioration** - See Wear and Tear.

**Earth Movement or Volcanic Activity** - We do not cover loss caused by, contributed to or aggravated by any earth movement or volcanic activity.

Earth movement includes, but is not limited to, earthquake; landslide; mudflow; or sinking, rising or shifting of earth.

Volcanic activity includes, but is not limited to, eruption, explosion or effusion of a volcano.

We will cover direct loss by fire or explosion resulting from earth movement or volcanic activity.

**Electrical Currents** - We do not cover loss caused by arcing or by electrical currents other than lightning. If a fire results, we will cover only the damage caused by fire.

**Increased Hazards** - We do not cover loss occurring while the hazard has been materially increased by any means within your knowledge or your control.

**Mechanical Breakdown** - See Wear and Tear.

**Neglect** - We do not cover loss caused by your neglect to use all reasonable means to save covered property at and after the time of loss.

We do not cover loss caused by your neglect to use all reasonable means to save and preserve covered property when endangered by a peril insured against.

**Nuclear Hazard** - See General Conditions Part.

**Ordinance or Law** - We do not cover loss or increased cost caused by enforcement of any code, ordinance or law regulating the use, construction, repair or demolition of any building or structure.

**Protective Safeguards** - We do not cover losses occurring while protective safeguards that you control are not in working condition. This exclusion applies only to protective safeguards shown in the declarations and to the property, premises and perils affected. This suspension lasts until the safeguards are back in order.

**Unoccupancy** - See Vacancy.

**Utility Failure** - We do not cover loss caused by interruption of power or other utility services resulting from any cause, if the interruption takes place away from the described location. Interruption includes reduced voltage, low pressure or other interruptions of normal services.

We will cover the direct loss by a peril insured against which occurs on the described premises as a result of any power interruption.

**Vacancy-Unoccupancy** - We do not cover loss occurring while the building has been vacant beyond 60 consecutive days. We do not cover loss occurring while the building has been unoccupied for more than 60 consecutive days or for more than the usual or incidental unoccupancy period for the described premises, whichever is longer.

Unoccupied means that the customary activities or operations of the described occupancy are suspended but personal property has not been removed. The building shall be considered vacant and not unoccupied when the occupants have moved leaving the building empty except for limited personal property.

**Volcanic Activity** - See Earth Movement.

**War** - See General Conditions Part.

**Water Damage** - We do not cover loss caused by, contributed to or aggravated by:

- flood, surface water, waves, tidal water, overflow of a body of water or spray from any of these whether wind driven or not;
- water which backs up through sewers or drains; or
- water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through or into a building, sidewalk, driveway, foundation, swimming pool or other structure.

We will cover the direct loss by fire or explosion which may result.

**Wear and Tear** - We do not cover loss caused by wear and tear, marring, deterioration, latent defect, mechanical breakdown, centrifugal force, rust, wet or dry rot, corrosion, mold, contamination or smog unless caused by a peril insured against by this policy.