

PERILS SECTION

This policy, under Principle Coverages A, B, C, and D insures against direct physical loss to covered property caused by the following perils:

PERILS INSURED AGAINST - COVERAGES A, B, C, AND D

We insure against direct physical loss caused by the following perils, unless the loss is excluded under the General Exclusions:

1. **Fire or Lightning**
2. **Explosion**
3. **Windstorm or Hail** — However, we do not pay for loss:
 - a. to the interior of a building or mobile home, or to property inside a structure 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. 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.); or
 - c. to outdoor antennas, including their lead-in wiring, masts and towers.
4. **Riot or Civil Commotion**
5. **Aircraft**
6. **Vehicles** — However, we do not pay for loss to fences, driveways and walks caused by a vehicle owned or operated by you or an occupant of the Insured premises.
7. **Sudden and Accidental Damage from Smoke** — However, we do not pay for loss caused by smoke from agricultural smudging or industrial operations.
8. **Vandalism** — However, we do not pay for loss on the Insured premises if the residence is vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.
9. **Burglary Damage** — This means damage to covered property caused by burglars. However, we do not pay for loss on the Insured premises if the residence is vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.
10. **Falling Objects** — However, we do not pay for loss:
 - a. to the interior of a building, mobile home, structure, or to the property inside, unless the object has first damaged an outside wall or the roof by impact.
 - b. to outdoor antennas, including their lead-in wiring, masts and towers;
 - c. To outdoor awnings or canopies including their supports;
 - d. to fences or to outdoor equipment not permanently installed; or
 - e. to the object which falls.
11. **Weight of Ice, Snow or Sleet** which damages a structure or the property inside. However, we do not pay for loss to:
 - a. outdoor antennas, including their lead-in wiring, masts and towers;
 - b. outdoor awnings or canopies including their supports;

- c. outdoor structures (other than buildings, carports, or mobile homes) such as swimming pools; fences; patios; paved areas; retaining walls; bulkheads; foundations; wharves; docks; piers; underground pipes, flues, drains; and cesspools; or
- d. outdoor equipment not permanently installed.

12. **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.

13. **Accidental Discharge or Overflow of Liquids or Steam from a plumbing, heating, air-conditioning or automatic sprinkling system, water heater or from a domestic appliance.** However:

- a. We do not pay for loss caused by continuous or repeated seepage or leakage.
- b. We do not pay for loss caused by freezing.
- c. We do not pay for loss on the **Insured premises** caused by accidental discharge or overflow which comes from off the **Insured premises**.
- d. We do not pay for loss if the residence has been vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.
- e. We do not pay for loss 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 and related equipment.

14. **Freezing of a plumbing, heating, air-conditioning or automatic sprinkling system, water heater or a 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 heat in the building or mobile home; or
- b. shut off the liquid supply and drain the system, domestic appliance or heater.

15. **Sudden and Accidental Damage from Artificially Generated Electrical Currents** — However, we do not pay for loss to tubes, transistors and similar electronic components.

16. **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.

However, we do not pay for the value of land or the cost of filling sinkholes.

17. **Volcanic Action** — This means:

- a. airborne volcanic blast or airborne shock waves;
- b. ash, dust or particulate matter; or
- c. lava flow.

However, we do not cover the removal of ash, dust or particulate matter that does not cause direct physical loss to covered property.