

PERILS SECTION — COVERAGES A, B, C AND D

We insure against direct physical loss caused by the perils shown below:

1. **Fire or Lightning**
2. **Windstorm or Hail**
 - a. **We** do not pay for loss to the inside 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.
 - b. **We** do not pay for loss 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 and walks caused by a vehicle owned or operated by an occupant of the insured premises.
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 vacant for more than 30 days in a row just before the loss. A **residence** being built is not vacant.
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 in a row just before 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**.
 - 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 an **insured** who is a full-time student while it is in the living quarters occupied by the student at school;
 - 2) trailers and their equipment;
 - 3) campers or camper bodies; or
 - 4) watercraft and their furnishings, equipment and motors.

13. Falling Objects

- a. **We** do not pay for loss to the inside of a structure, or to property inside, unless the object has first damaged the walls or roof by impact.
- b. **We** do not pay for loss to the object which falls.

14. Weight of Ice, Snow or Sleet which damages a structure or property inside.

- a. **We** do not pay for loss to awnings or canopies and their supports.
- b. **We** do not pay for loss to swimming pools, retaining walls, fences, piers, wharves, foundations, patios and paved areas.

15. Collapse of a Building or a Part of a Building (Collapse does not mean settling, cracking, shrinking, bulging or expanding.) Unless the damage is directly caused by the collapse of a building, **we** do not pay for:

- a. loss to awnings or canopies and their supports; or
- b. loss to swimming pools, retaining walls, fences, septic tanks, piers, wharves, foundations, patios and paved areas.

We do not pay for loss by collapse that results from an excluded cause or event.

16. Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging of a heating or air-conditioning system or water heater — **We** do not pay for loss caused by freezing.

17. Accidental Discharge or Overflow of Liquids or Steam from a plumbing, heating or air-conditioning system or from a domestic appliance.

- a. **We** do not pay for loss caused by continuous or repeated seepage or leakage.
- b. **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.
- c. **We** do not pay for loss to the system or domestic appliance from which the liquid or steam escapes. (**We** do pay the reasonable cost of removing and replacing those parts of the building or mobile home necessary to make repairs.)
- d. **We** do not pay for loss caused by freezing.
- e. **We** do not pay for loss on the **insured premises** caused by accidental discharge or overflow which comes from off the **insured premises**.

18. Freezing of a plumbing, heating or air-conditioning system or domestic appliance — **We** do not pay for loss on the **insured premises** while the **residence** is vacant, unoccupied or is being built and is unoccupied. **We** do pay for such loss if an **insured** has used reasonable care to:

- a. maintain heat in the building or mobile home; or
- b. shut off the liquid supply and drain the system or domestic appliance.

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