

## PERILS SECTION — COVERAGES A, B, C AND D

### THIS FORM PROVIDES COVERAGE ON AN ACTUAL CASH VALUE BASIS

Item 1., a., under **How Much We Pay For Loss or Claim**, does not apply.

**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** pay no more than \$50 per **occurrence**. **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 the 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.