

PERILS INSURED AGAINST AND RELATED SPECIFIC EXCLUSIONS

SECTION 1 ● PERILS INSURED AGAINST

Coverages (A) and (B) ● We insure property covered under these agreements for direct physical loss, not otherwise excluded, caused by the perils of loss described below or any other risks of direct physical loss.

Coverage (C) ● We insure property covered under this agreement for direct physical loss, not otherwise excluded, caused by the perils of loss described below.

1. **Fire** (hostile fire) and **Lightning**
2. **Windstorm** and **Hail**
3. **Explosion**
4. **Riot** or **Civil Commotion**
5. **Vehicles** or **Aircraft**
6. **Smoke**: sudden accidental damage from smoke
7. **Vandalism**: malicious damage to property, including such damage caused by burglars.
8. **Bursting of Fixtures**: The sudden accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, or air conditioning system, or a home water heating appliance.
9. **Collapse**: the collapsing of a building or structural part of a building.
10. **Electricity**: sudden accidental damage from an electrical current.
11. **Falling Objects**: damage to other property caused by falling objects.
12. **Freezing**: the freezing of a home appliance, or plumbing, heating, or air conditioning system.
13. **Water Damage**: damage from the accidental discharge or overflow of water or steam from within a home appliance, or plumbing, heating, or air conditioning system other than damage caused by freezing.
14. **Weight of Ice, Sleet, or Snow**: damage to property within a building caused by the weight of ice, sleet, or snow.

SECTION 1 ● SPECIFIC EXCLUSIONS

We do not cover loss resulting directly or indirectly as follows:

1 Electronic Parts

Loss to transistors, television tubes, or the like damaged by short circuits or changes in voltage caused by artificially generated electrical currents.

2 Falling Objects

Loss to a falling object, or to the interior of a building or property within a building damaged by a falling object, unless the object first damages the roof or exterior walls of the building.

3 Freezing

Loss from freezing of a home appliance, or plumbing, heating, or air conditioning system, including loss from their discharge, leakage, or overflow, which occurs while the dwelling is vacant, unoccupied, under construction, or closed during an absence of all *insureds*.

But such loss is covered if you and those designated to care for the premises, exercise caution and diligence to prevent freezing at such times.

4 Storms and the Elements

- A. Loss to a camper, dismantled camper body, trailer, or watercraft (including motors, parts, or equipment) damaged by windstorm or hail, if not within a fully enclosed structure at time of loss.
- B. Loss to the interior of a building or property within a building damaged by dust, rain, sleet, or snow. But such loss is covered if the exterior of the building is first damaged by a peril insured against here which then allows these elements to enter the building.
- C. Loss to outdoor radio or television antennas and aerials, including their lead in wiring, masts, and towers, or other towers damaged by windstorm or hail.

5 Theft ● Vandalism ● Glass Breakage

- A. Loss from glass breakage (building glass), theft, or vandalism, if the dwelling is vacant 30 consecutive days just prior to the loss.
- B. Loss from theft committed by a tenant or other resident occupying that part of the *residence premises* otherwise occupied by an *insured*, or vandalism committed by such tenant or other resident to that part of the *residence premises* customarily occupied or used by such tenant or other resident.
- C. Loss from theft in or to dwellings or related structures under construction or of building materials and supplies in or about such premises, until the dwelling is completed and occupied.

6 Vehicles

Loss to trees, shrubs, plants, or lawns damaged by a vehicle owned or operated by any resident of the *residence premises*.

7 Weight of Ice or Sleet and Related Damage