



## PERILS SECTION

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

1. ***Fire or Lightning.***
2. ***Explosion.***

**Optional Peril-Windstorm**-This peril (No. 3) is subject to additional premium charge and applies only if a premium for Windstorm is shown on the Declarations.

3. ***Windstorm*** does not cover loss:
  - a. caused directly or indirectly by frost, cold weather, ice (other than hail), snow or sleet, all whether wind driven or not,
  - b. to the interior of a building or mobile home, or to the property inside, caused by dust, rain, sand, sleet, snow or water, all whether wind driven or not, entering through openings not made by the direct force of wind or hail; or
  - c. to watercraft (except rowboats and canoes on the ***insured premises***) including their trailers, accessories, equipment and outboard motors unless such property is inside a fully enclosed building.
4. ***Hail***-This does not cover loss:
  - a. caused directly or indirectly by frost, cold weather, ice (other than hail), snow or sleet, all whether wind driven or not;
  - b. to the interior of a building or mobile home, or to the property inside, caused by dust, rain, sand, sleet, snow or water, all whether wind driven or not, entering through openings not made by the direct force of wind or hail; or
  - c. to watercraft (except rowboats and canoes on the ***insured premises***) including their trailers, accessories, equipment and outboard motors unless such property is inside a fully enclosed building.
5. ***Riot or Civil Commotion.***
6. ***Aircraft*** meaning only direct loss from actual physical contact of an aircraft with covered property and including objects falling from aircraft.
7. ***Vehicles*** meaning only direct loss from actual physical contact of a vehicle with covered property. This does not cover loss caused by vehicles:
  - a. owned or operated by ***you*** or by an occupant of the ***insured premises***; or
  - b. to fences, driveways or walks.
8. ***Sudden and Accidental Damage from Smoke***-This does not cover loss caused by smoke from agricultural smudging, industrial operations, fireplaces, or wood or coal burning stoves.

**Optional Peril-Vandalism**-This peril (No. 9) is subject to an additional premium charge and applies only if a premium for Vandalism is shown on the Declarations.

9. ***Vandalism***-This does not cover loss at the ***insured premises*** while the ***residence*** is vacant for more than 30 consecutive days immediately before the loss. A ***residence*** under construction is not considered vacant.