



## 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 Perils - Extended Coverage** - The following perils 3 through 7 are subject to an additional premium charge and apply only if a premium for Extended Coverage is shown on the Declarations.

3. **Windstorm or 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.
4. **Riot or Civil Commotion**
5. **Aircraft** meaning only direct loss from actual physical contact of an aircraft with covered property and including objects falling from aircraft.
6. **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
7. **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. 8) is subject to an additional premium charge and applies only if a premium for Vandalism is shown on the Declarations.

8. **Vandalism** -  
This does not cover loss:
  - a. if the **insured premises** are vacant for more than 30 consecutive days immediately before the loss. A **residence** under construction is not considered vacant; or
  - b. to glass or safety glazing material constituting a part of the building other than glass building blocks.