



CAUSES OF LOSS-COVERAGE A AND/OR B

WHAT WE COVER

We cover the described buildings under Coverage A-Building and/or *business* property under Coverage B-*Business* Property when a limit of insurance for each coverage is shown on the Declarations and this form applies.

A. Covered Causes of Loss

When this form is attached to *your* policy, Covered Causes of Loss means the following:

1. **Fire or Lightning-***We* cover loss or damage by fire or lightning.
We do not cover loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated. If fire ensues, *we* will only pay for the loss caused by such fire.
2. **Removal-***We* cover removal meaning direct loss by removal of the property covered under *your* policy from premises endangered by the covered causes of loss.
3. **Explosion-***We* cover loss or damage caused directly by explosion. This includes loss or damage caused by explosion of gas or fuel in the fire box, combustion chamber or flues.
We do not cover loss or damage caused by:
 - a. explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned, leased by or operated under the control of the *insured*;
 - b. shock waves caused by aircraft, known as "sonic boom";
 - c. electric arcing;
 - d. rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown;
 - e. water hammer;
 - f. rupture or bursting of water pipes;
 - g. rupture, bursting or operating of pressure relief devices; or
 - h. rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.
4. **Windstorm or Hail-***We* cover loss or damage caused directly by windstorm or hail.
We do 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 to the property inside, caused by dust, rain, sand, sleet, snow or water, all whether wind-driven or not. Loss caused by dust, rain, sand, sleet, snow or water is covered if these elements enter through an opening in roof or walls resulting from damage caused by the direct force of wind or hail.
5. **Riot or Civil Commotion-***We* cover loss or damage caused directly by riot or civil commotion. *We* also cover loss or damage resulting directly from pillage and looting which occurs during a riot or civil commotion where the riot or civil commotion is taking place. *We* also cover loss or damage caused by striking employees of the owner or tenants of the described buildings while occupying the described premises.
6. **Aircraft-***We* cover loss or damage caused directly from actual physical contact of an aircraft with covered property.
The word aircraft includes spacecraft and self-propelled missiles.
We also cover objects falling from aircraft.
7. **Vehicles-***We* cover loss or damage caused directly from actual physical contact of a vehicle or an object thrown by a vehicle with covered property.
We do not cover loss or damage caused by vehicles:
 - a. owned, leased or operated by *you* or by an occupant of the *insured premises*; or
 - b. to fences, driveways or walks
8. **Smoke-***We* cover sudden and accidental loss caused by smoke.
We do not cover loss from smoke from industrial operations or agricultural smudging.
9. **Vandalism-***We* cover direct loss to covered property by vandalism, meaning willful and malicious damage to, or destruction of, the covered property.
We do not cover loss:

- a. if the **insured premises** are vacant for more than 30 consecutive days immediately before the loss;
 - b. to glass or safety glazing material (other than glass building blocks) which is part of a building, structure or outdoor sign; but **we** will pay for loss or damage to other property caused by or resulting from breakage of glass by vandals;
 - c. caused by or resulting from theft, except for building damage caused by the breaking in or exiting of burglars.
10. **Sinkhole Collapse- We** cover direct loss or damage caused by sudden settlement or collapse of earth supporting the 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.
11. **Volcanic Action-We** cover direct loss or damage caused by volcanic action. This means airborne volcanic blast or airborne shock waves; ash, dust or particulate matter; or lava flow.
All volcanic eruptions that occur within any 72-hour period will constitute a single **occurrence**.
We do not cover removal of ash, dust or particulate matter that does not cause direct physical loss to the described property.
12. **Falling Objects-We** cover direct physical loss or damage by falling objects.
We do not cover loss:
- a. to **business** property in the open;
 - b. to the interior of a building or to the property inside unless the buildings covered shall first sustain actual physical damage to the exterior roof or walls by a falling object.
13. **Weight of Ice, Snow or Sleet-We** cover direct physical loss or damage to covered buildings or **business** property by weight of ice, snow or sleet.
We do not cover loss:
- a. when outdoors to radio, television, satellite, dish type or other antennas or their masts, towers or lead-in wiring; gutters and downspouts; outdoor fixtures; or **business** property, except as a result of collapse of the building.
 - b. to fences; outdoor swimming pools; piers, wharves and docks; beaches or diving platforms or appurtenances; retaining walls; walks, roadways and other paved surfaces, except as a direct result of the collapse of the building.
14. **Collapse of a Building or any Part of a Building-We** cover loss or damage from collapse of a building or any part of a building.
We do not cover loss:
- a. when outdoors to radio, television, satellite, dish type or other antennas or their masts, towers or lead-in wiring; awnings or canopies of fabric or slat construction or their supports; gutters and downspouts; yard fixtures; outdoor swimming pools; fences; piers, wharves and docks; beach or diving platforms or appurtenances; retaining walls; walks, roadways and other paved surfaces, except as a direct result of the collapse of the building.
 - b. by settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings, except as a direct result of the collapse of the building.
15. **Water Damage-We** cover loss or damage caused by the accidental discharge or leakage of water or steam from a plumbing, heating or air conditioning system or a domestic appliance. The discharge or leakage must be a direct result of the breaking or cracking of any pipes, fittings, parts or fixtures that are part of the system or appliance. When a covered water damage loss occurs, **we** also pay the reasonable cost of removing and replacing those parts of the building necessary to make repairs.
We do not cover loss:
- a. caused by continuous or repeated seepage or leakage.
 - b. to the system or domestic appliance from which the liquid or steam escapes.
 - c. caused by or resulting from freezing, unless:
 - 1) **you** maintain heat in the building or structure; or
 - 2) **you** drain the equipment and shut off the water supply if the heat is not maintained.
16. **Breakage of Glass-We** cover breakage of glass that is part of the building.
We do not cover:
- a. neon tubing attached to buildings;
 - b. any glass breakage if the buildings have been vacant for more than 30 consecutive days immediately before the loss;
 - c. more than \$100 per plate, pane, multiple plate insulating unit, radiant or solar heating panel, jalousie, louver or shutter;
 - d. more than \$500 in any one **occurrence**.

B. EXCLUSIONS THAT APPLY TO YOUR POLICY

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

For other Exclusions, Limitations and Property Not Covered which may effect *your* coverage, see Principal Coverages, Incidental Coverages, and other endorsements added to *your* policy.

1. **Business Interruption**-This means loss resulting from the interruption of *business*.
2. **Civil Authority**-This means loss, including seizure, confiscation or destruction of property, caused by the order of any civil authority. But *we* will pay for acts of destruction ordered by government authority and taken at the time of fire to prevent its spread if the fire would be covered under this coverage part.
3. **Earth Movement of any Kind**-This includes any earth movement (other than sinkhole collapse), such as earthquake, landslide, or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, *we* will pay for that resulting loss or damage.
4. **Neglect**-This means neglect by an *insured* to use all reasonable means to save covered property at and after the time of a loss. It also means neglect by any *insured* to use all reasonable means to save and preserve covered property when endangered by a covered cause of loss.
5. **Nuclear Clause**-This policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from a covered cause of loss under this policy. But if loss or damage by fire results, *we* will pay for that resulting loss or damage.
6. **Ordinance or Law**-This means loss or increased cost resulting from enforcement of any code, ordinance or law regulating the use, construction, repair or demolition of a building or other structure, including the cost of removing its debris. When breakage of glass is covered by this policy, *we* pay to replace damaged glass with safety glazing materials where required by code, ordinance or law.
7. **Power Interruption**-This means loss from the interruption of power or other utility services resulting from any cause, whether insured under this policy or not, if interruption takes place away from the *insured premises*. *We* pay for loss to covered property by power interruption as the direct result of damage to covered property on premises caused by a covered cause of loss.
8. **Temperature-Humidity**-This means loss resulting from dampness, dryness, or changes in or extremes of temperatures.
9. **War**-This means undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, or destruction, seizure or use of property for a military purpose. It includes any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
10. **Water Damage**-This means loss caused by:
 - a. flood, surface water, waves, tides, tidal water or overflow of a body of water or spray from any of these all whether wind driven or not;
 - b. water which backs up through sewers or drains;
 - c. water below the surface of the ground pressing on or flowing or seeping through:
 - 1) foundations, walls, floors or paved surfaces;
 - 2) basements, whether paved or not; or
 - 3) swimming pools or other structures.But if loss or damage by fire or explosion results *we* will pay for that resulting loss or damage.
11. **Wear and Tear**-This includes damage caused by marring or scratching, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself, mechanical breakdown, rust, wet or dry rot, corrosion, mold, contamination or smog. But if loss or damage is caused by the covered causes of loss, *we* will pay for that resulting loss or damage.
12. **Dishonest or Criminal Act**-This means loss caused by or resulting from any dishonest or criminal act by *you*, any of *your* partners, employees, directors, trustees, authorized representatives or anyone to whom *you* entrust the property for any purpose:
 - a. acting alone or in collusion with others; or
 - b. whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by *your* employees; but theft by employees is not covered.