



CAUSES OF LOSS-COVERAGE B

WHAT WE COVER

Coverage B-Business Property

We cover the described **business** property under Coverage B—**Business** Property when an amount of insurance 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 Risks of Direct Physical Loss unless the loss is:

1. Excluded in Section B., Exclusions; or
2. Limited in Section C., Limitations; that follow.

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:
 - a. 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.
 - b. volcanic eruption, explosion or effusion. But if loss or damage by fire, building glass breakage or volcanic action results, **we** will pay for that resulting loss or damage.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 72-hour period will constitute a single **occurrence**.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

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 causes of loss not otherwise excluded.
5. **Nuclear Clause**-This policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, however caused. 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 temperature.
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:
- 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;
 - water which backs up through sewers or drains;
 - water below the surface of the ground pressing on or flowing or seeping through:
 - foundations, walls, floors or paved surfaces;
 - basements, whether paved or not; or
 - 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 *specified causes of loss*, or building glass breakage results, *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:
- acting alone or in collusion with others; or
 - 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.

13. **Explosion**-*We* do not pay for loss caused by explosion to:
- steam boilers, steam pipes, steam turbines or steam engines if owned, leased by or operated under *your* control;
 - shock waves caused by aircraft, known as "sonic boom";
 - electric arcing;
 - rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown;
 - water hammer;
 - rupture or bursting of water pipes;
 - rupture, bursting or operating of pressure relief devices; or
 - rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.

But if loss or damage by fire or combustion explosion results, *we* will pay for that resulting loss or damage. *We* will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

14. **Machines and Machinery**-*We* do not pay for loss or damage to machines or machinery caused by rupture, bursting or disintegration of their rotating or moving parts resulting from centrifugal or reciprocating force.
15. **Disappearance**-*We* do not pay for loss resulting from unexplained or mysterious disappearance, or shortage discovered on taking inventory.
16. **Artificially Generated Electrical Currents**-*We* do not pay for loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated unless fire ensues, and then *we* pay only for the loss caused by the fire.
17. **Delay Loss of Use or Loss of Market**-*We* do not pay for loss resulting from delay, loss of use, or loss of market.
18. **Voluntary Parting**-*We* do not pay for loss caused by or resulting from voluntary parting with title or possession of any property because of any fraudulent scheme, trick or false pretense.
19. **Business Property in the Open**-*We* do not pay for loss to *business* property in the open caused by rain, snow, ice or sleet.
20. **Animals**-*We* do not pay for loss caused by or resulting from animals, including rodents, insects and birds. *We* will pay for any resulting loss caused by *specified causes of loss*.

C. LIMITATIONS

For loss or damage by theft, the following types of property are covered only up to the limits shown.

1. **Furs and Fur Garments**-We pay for loss or damage to furs or fur garments up to \$2500 in any one *occurrence* for all contributing insurance. This limitation does not apply to loss caused by *specified causes of loss*.
2. **Jewelry, Watches, Jewels, Pearls, Precious and Semiprecious Stones, Gold, Silver, Platinum and Other Precious Alloys or Metals**-We pay for loss or damage to jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals up to \$2500 in any one *occurrence* for all contributing insurance. This limitation does not apply to loss caused by *specified causes of loss*.
3. **Patterns, Dies, Molds, Models and Forms**-We pay for loss or damage to patterns, dies, molds, models and forms up to \$2500 in any one *occurrence* for all contributing insurance. This limitation does not apply to loss caused by *specified causes of loss*.
4. **Trees, Shrubs and Plants**-We pay for loss or damage to trees, shrubs and plants when held for sale. We pay only for direct loss or damage caused by *specified causes of loss*.
5. **Live Animals, Birds and Fish**-We pay for death or destruction to live animals, birds and fish when held for sale. We pay only for death or destruction caused by *specified causes of loss*.
6. **Glassware, Statuary, Marbles, Bric-a-brac, Porcelains and Other Articles of a Fragile or Brittle Nature**-We pay for loss by breakage to glassware, statuary, marbles, bric-a-brac, porcelains and other articles of a fragile or brittle nature. We pay only if directly caused by *specified causes of loss*.
This exclusion does not apply to:
 - a. bottles or similar containers of property for sale, or sold but not delivered;
 - b. lenses of photographic or scientific instruments.
7. **Stamps, Tickets, Letters of Credit**-We do not pay more than \$250 total in any one *occurrence* for loss to stamps, tickets or letters of credit. This limitation does not apply to loss caused by *specified causes of loss*.

DEFINITIONS

Specified Causes of Loss-shall mean direct loss by fire, lightning, aircraft, explosion, riot, civil commotion, smoke, vehicles, windstorm or hail, vandalism, leakage or accidental discharge from automatic fire protective systems.