

**PERILS SECTION – COVERAGES C AND D  
(FOR RENTERS AND CONDOMINIUM UNIT-OWNERS)**

We insure against direct physical loss caused by the perils shown below:

1. **Fire or Lightning**
2. **Windstorm or Hail**
  - a. We do not pay for loss caused directly or indirectly by frost, cold, ice (other than hail), snow or sleet, all whether driven by wind or not.
  - b. We do not pay for loss to property inside a building or mobile home caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail.
  - c. We do not pay for loss to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building. We do cover canoes and rowboats while on the **insured premises**.
3. **Explosion**
4. **Riot or Civil Commotion**
5. **Aircraft**
6. **Vehicles**
7. **Sudden and Accidental Damage from Smoke**— We do not pay for loss caused by smoke from agricultural smudging or industrial operations.
8. **Vandalism**— We do not pay for loss if the **insured premises** is vacant for more than 30 days in a row just before the loss.
9. **Glass Breakage**— We cover breakage of glass that is part of a structure covered under Tenant's Improvements or Condominium Unit-Owner Additions Coverages. We do not pay for loss if the **insured premises** is vacant for more than 30 days in a row just before the loss.
10. **Theft**— This includes attempted theft and loss of property from a known place when it is likely that theft occurred.
  - a. We do not cover theft by an **insured**.
  - b. We do not cover theft from premises where a **residence** is being built until it is finished and occupied.
  - c. We do not pay for loss of a precious or semiprecious stone from its setting.
  - d. We do not pay for loss that results from the theft of a **credit card**, except as provided under Incidental Property Coverages.
  - e. We do not cover theft from a part of the **insured premises** usually occupied solely by an **insured** while it is rented to others.
  - f. We do not cover theft that occurs away from the **insured premises** of:
    - 1) property while on the part of residential premises which an **insured** owns, rents or occupies, except for the time while an **insured** temporarily resides there. We do cover the property of an **insured** who is a full time student while it is in the living quarters occupied by the student at school;
    - 2) trailers and their equipment;
    - 3) campers or camper bodies; or
    - 4) watercraft and their furnishings, equipment and motors.
11. **Falling Objects**
  - a. We do not pay for loss to property inside a building or mobile home unless the object has first damaged the walls or roof by impact.
  - b. We do not pay for loss to the object which falls.
12. **Weight of Ice, Snow or Sleet** which damages the property inside a building or mobile home.
13. **Collapse of a Building or a Part of a Building** (Collapse does not mean settling, cracking, shrinking, bulging or expanding.) We do not pay for loss by collapse that results from an excluded cause or event.
14. **Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging** of a heating or air-conditioning system or water heater— We do not pay for loss caused by freezing.
15. **Accidental Discharge or Overflow of Liquids or Steam** from a plumbing, heating or air-conditioning system or from a domestic appliance—
  - a. We do not pay for loss caused by continuous or repeated seepage or leakage.
  - b. We do not pay for loss if the **insured premises** has been vacant for more than 30 days in a row just before the loss.

- c. **We do not pay** for loss to the system or appliance from which the liquid or steam escapes. (**We do pay** the cost to remove and replace only those parts of the structure needed to repair the system or appliance.)
  - d. **We do not pay** for loss caused by freezing.
16. **Freezing** of a plumbing, heating or air-conditioning system or domestic appliance— **We do not pay** for loss while the portion of the **insured premises** normally occupied only by **your** household is vacant, unoccupied or is being built. **We do pay** for such loss if an **insured** has used reasonable care to:
- a. maintain heat in the building or mobile home; or
  - b. shut off the liquid supply and drain the system or domestic appliance.
17. **Sudden and Accidental Damage from Artificially Generated Electrical Currents**— **We do not pay** for loss to tubes, transistors and similar electronic components.