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

**(For use in Bronx, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk, and Westchester Counties)**

This policy insures against direct physical loss to property covered under Coverage C caused by the following perils:

1. ***Fire or Lightning***.
2. ***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.
3. ***Explosion***.
4. ***Riot or Civil Commotion*** including direct loss resulting from pillage and looting which occurs during a riot or civil commotion where the riot or civil commotion is taking place.
5. ***Aircraft***.
6. ***Vehicles***.
7. ***Sudden and Accidental Damage from Smoke***-This does not cover loss caused by smoke from agricultural smudging or industrial operations.
8. ***Vandalism and Malicious Mischief***-This does not cover loss if the ***insured premises*** are vacant for more than 30 consecutive days immediately before the loss. *A* ***residence*** under construction is not considered vacant.
9. ***Glass Breakage***-This covers breakage of glass or other glazing material which forms part of detachable components or fixtures of a building or mobile home. This includes storm doors and windows.
   This does not cover loss if the ***insured premises*** are vacant for more than 30 consecutive days immediately before the loss. A ***residence*** under construction is not considered vacant.
10. ***Theft***-This includes attempted theft and loss of property from a known place when it is likely that theft occurred. Property is considered as being on the ***insured premises*** while placed for safekeeping in: a bank; trust or safe deposit company; public warehouse; or an occupied ***residence***, condominium-unit or apartment not owned, rented or occupied by an ***insured***.
    a. This does not cover:
       1) theft committed by an ***insured****;*
       2) theft from premises where a ***residence*** *is* under construction until the building is completed and occupied;
       3) loss of a precious or semi-precious stone from its setting;
       4) theft from any part of the ***residence***, condominium-unit or apartment, usually occupied exclusively by an ***insured***, while rented to others;
       5) theft from premises which are vacant for more than 30 consecutive days immediately before the loss;
       6) loss resulting from the theft of any ***credit card*** or similar device except as provided under Incidental Property Coverages; or
       7) loss resulting from the theft of a debit card or similar device used for the deposit, withdrawal or transfer of funds except as provided under Incidental Property Coverages.
    b. This does not cover theft of personal property that occurs away from the ***insured premises***.
11. ***Falling Objects***-This does not cover loss:
    a. to the interior of a building or mobile home, or to the property inside, unless the object has previously damaged the outside walls or roof by impact;
    b. to outdoor awnings or canopies including their supports;
    c. to fences or to outdoor equipment not permanently installed; or
    d. to the object which falls.
12. ***Weight of Ice, Snow or Sleet***, which causes physical damage to covered property inside a building or mobile home.
13. ***Collapse of a Building or Any Part of a Building*** (Collapse does not include settling, cracking, shrinking, bulging or expanding). Unless directly caused by the collapse of a building, this does not cover loss to:

a. outdoor awnings or canopies including their supports;
b. outdoor equipment not permanently installed; or
c. any outdoor structures covered under Tenant's Improvements and Betterments Coverage or Condominium Unit-Owner Additions Coverage.

***We*** do not pay for loss by collapse that results from an excluded cause or event.

14. ***Sudden and Accidental Tearing Apart, Burning or Bulging*** of a heating or air-conditioning system or water heater. This does not cover loss by freezing.
15. ***Accidental Discharge or Overflow of Liquids or Steam*** from a plumbing, heating or air-conditioning system or domestic appliance. (Gutters and downspouts are not part of a plumbing system). This does not cover loss:
    a. caused by continuous or repeated seepage or leakage;
    b. if the ***insured premises*** have been vacant for more than 30 consecutive days immediately before the loss; (A ***residence*** under construction is not considered vacant).
    c. to the system or domestic appliance from which the liquid or steam escapes; ( ***We*** pay the cost of removing and replacing only those parts of the building or mobile home necessary to repair the system or domestic appliance) or
    d. 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 exclusively by ***your*** household is vacant, unoccupied (including temporary absence) or is under construction. However, this exclusion does not apply 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 completely empty the system or domestic appliance.
17. ***Sudden and Accidental Damage from Artificially Generated Electrical Currents*** to electrical appliances, devices, fixtures and wiring. Tubes, transistors and similar electronic components are not covered.