CAUSES OF LOSS 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)

We insure against direct physical loss to covered property caused by the following causes of loss:

1. **Fire or Lightning**.
2. **Windstorm or Hail**-This does not cover loss:
   a. to the personal property inside a building or manufactured home 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 the roof or walls resulting from damage caused by the direct force of wind or hail; or
   b. 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**.
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 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.
    a. This does not cover:
       1) theft committed by ***you***;
       2) theft from premises where a ***residence*** *is* under construction until the building is completed and occupied;
       3) theft from any part of the ***residence***, condominium-unit or apartment, usually occupied exclusively by ***you***, while rented to others;
       4) theft from premises which are vacant for more than 30 consecutive days immediately before the loss;
       5) loss resulting from the theft of any ***credit card*** or similar device except as provided under Incidental Property Coverages; or
       6) 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. **Sinkhole Collapse**-meaning 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 limestone or similar rock formations.

    We do not pay for the value of land or the costs of filling sinkholes.
12. **Volcanic Action**-meaning direct loss or damage caused by volcanic action, including airborne volcanic blast or shock waves; ash, dust or particulate matter; or lava flow. All volcanic actions that occur within any 72 hour period will constitute a single ***occurrence***.

    We do not cover the removal of ash, dust or particulate matter that does not cause direct physical loss to covered property.
13. **Falling Objects**-This does not cover loss:
    a. to personal property inside a building or manufactured home 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 falling object itself.

14. **Weight of Ice, Snow or Sleet**, which causes physical damage to covered property inside a building or manufactured home.
15. **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.
16. **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.
17. **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 manufactured home necessary to repair the system or domestic appliance) or
    d. caused by freezing.
18. **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 manufactured home; or
    b. shut off the liquid supply and completely empty the system or domestic appliance.
19. **Sudden and Accidental Damage from Artificially Generated Electrical Currents** excepting loss to tubes, transistors and similar electronic components.