CAUSES OF LOSS

~~PERILS~~ SECTION

We insure~~This policy,~~ under Coverage A (Coverages ~~A, B,~~ C, E and F when applicable)~~D, insures~~ against direct physical loss or damage~~to covered property caused~~ by these causes of loss: ~~following perils:~~

1. ***Fire or lightning***.
2. ***Explosion***.

Optional **Cause of loss-Windstorm**-this cause of loss~~Peril-Windstorm-This peril~~ (No~~.~~ 3) is subject to additional premium charge and applies only if ~~a~~ premium for Windstorm is shown on the Declarations.

3. **Windstorm**-this~~*Windstorm* 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. 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~~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.

   ~~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.~~

4. **Hail**-this~~*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. 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~~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.

   ~~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.~~

5. ***Riot or Civil Commotion***.
6. ***Aircraft*** meaning only direct loss from actual physical contact of an aircraft with covered property and including objects falling from aircraft.
7. ***Vehicles*** meaning only direct loss from actual physical contact of a vehicle with covered property. ~~This does not cover loss caused by vehicles:~~
   We do not pay for loss or damage caused by a vehicle:
   a. owned, leased or operated by ***you*** or by an occupant of the ***insured premises***; or
   b. to ***your*** fence(s), driveway(s) or walk(s).~~fences, driveways or walks.~~

8. ***Sudden and Accidental Damage from*** Smoke-this~~*Smoke* This~~ does not cover loss caused by smoke from agricultural smudging, industrial operations, fireplaces~~,~~ or wood or coal burning stoves.

9. **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 cost of filling sinkholes.

10. **Volcanic Action** meaning direct loss or damage caused by volcanic action, including airborne volcanic blast or shockwaves; ash, dust or particulate matter; or lava flow. All volcanic eruptions that occur within a 72 hour period will constitute a single ***occurrence***.

    We do not pay for removal of ash, dust or particulate matter that does not cause direct physical loss to the described property.

Optional **cause of loss-Vandalism**-this cause of loss (no. 11)~~***Peril-Vandalism*** This peril (No. 9)~~ is subject to an additional premium charge and applies only if a premium for Vandalism is shown on the Declarations.~~-~~

11.

~~9.~~ ***Vandalism***.

We do~~This does~~ not pay for~~cover~~ loss or damage caused by vandalism: ~~:~~

a. if the ***insured premises*** are vacant for more than 30 consecutive days immediately before the loss. A ***residence*** under construction is not considered vacant.~~vacant; or~~

b. to glass or safety glazing material constituting a part of the building other than glass building blocks.