~~PERILS SECTION~~

~~(PERILS AND REPLACEMENT COST PROVISION)~~

~~This policy, under Coverages A, B, C and D, insures against direct physical loss to covered property caused by the following perils.~~

CAUSES OF LOSS

We insure under Coverage A (and Coverage C when applicable) against direct physical loss or damage by these causes of loss:

1. **Fire or Lightning**.
2. **Explosion**-including loss or damage caused by explosion of gas or fuel in the fire box, combustion chamber or flues.

~~3. ***Windstorm or Hail*** - This does not cover loss:~~

~~a.~~ ***We*** do not pay for loss or damage caused by:

a. explosion of steam boilers, steam pipes, steam turbines or steam engines if owned, leased by or operated under control of an ***insured***;
b. electric arcing;
c. rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown;
d. water hammer;
e. rupture, bursting or operating of pressure relief devices; or
f. rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.

3. **Windstorm or Hail**-excepting the following loss or damage:
   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~~. 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
   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. **Riot or Civil Commotion**-including loss or damage resulting directly from pillage and looting that occurs during a riot or civil commotion, where it is taking place. ***We*** also cover loss or damage caused by striking employees of the building owner or tenant while strikers occupy the ***insured premises***.
5. **Aircraft**-including loss or damage caused by impact by an aircraft, or parts falling from it, with the covered property. The term aircraft includes spacecraft and self-propelled missiles.
6. ~~***Vehicles*** - This does not cover loss to fences, driveways and walks caused by any vehicle~~ **Vehicles**-including loss or damage caused by impact by a vehicle, or an object thrown by it, with the covered property.

   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).
7. ~~***Sudden and Accidental Damage from Smoke*** -~~ **Smoke**-meaning sudden and accidental damage from smoke excepting, smoke from industrial operations or agricultural smudging.

   ~~This does not cover loss caused by smoke from agricultural smudging, industrial operations, fireplaces, or wood or coal burning stoves.~~
8. ~~***Vandalism*** - This does not cover loss at the ***insured premises*** while the ***residence*** is vacant for more than 30 consecutive days immediately before the loss. A ***residence*** under construction is not considered vacant~~**Sinkhole Collapse**-meaning loss or damage caused by sudden settlement or collapse of the earth supporting covered property. The earth settlement or collapse must result from subterranean voids created by the action of water on a limestone or similar rock formation.

~~9. ***Glass Breakage*** - This covers breakage of glass or other glazing material which is part 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.~~

We do not pay for the value of land or the cost of filling sinkholes.

9. **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 actions that occur within any 72 hour period will constitute a single ***occurrence***.

   We do not pay for removal of ash, dust or particulate matter unless it causes direct physical loss to the described property.
10. ~~***Burglary Damage*** - *This* covers only property damaged by burglars. This does not cover loss of property taken~~

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by burglars. This does not cover**Vandalism**-excepting loss at the ***insured premises*** while the ***residence*** is vacant for more than 30 consecutive days immediately before thea loss. A ***residence*** under construction is not considered vacant.

11. ***Falling Objects*** - This does not cover loss:**Breakage of Glass or Safety Glazing Materials**-meaning accidental breakage of glass or safety glazing material which is part of the ***insured premises***.

We do not pay for such loss if the ***residence*** is vacant for more than 30 consecutive days immediately before a loss.

A ***residence*** under construction is not considered vacant.

12. **Falling Objects**-excepting the following loss or damage:

a. to the interior of a building or mobile home, or to the property inside, unless the falling object has previouslyfirst 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 which falls.itself.

12.13. **Weight of Ice, Snow or Sleet**, which causes including physical damage to the ***residence*** or to a building or mobile home or the property inside. This does not cover loss to:.

a. outdoor equipment not permanently installed;

We do not pay for loss:

a. to awnings or canopies and their supports and to gutters and downspouts; or

b. outdoor awnings or canopies including their supports; or

outdoor structures (other than buildings, car ports, or mobile homes) such as

b. to swimming

permanently installed.

1314. **Collapse of a Building or Any Part of a Building** (Collapse does not include excepting settling, cracking, shrinking, bulging or expanding.) expansion of a building.

Unless the damage is directly caused by the collapse of a building, this does not cover loss:

We do not pay for these losses unless they are caused directly by collapse of a building:

a. damage to outdoor awnings or canopies includingand their supports; and gutters and downspouts.

a. to outdoor equipment not permanently installed; or

to any structures (other than buildings, carports or mobile homes) such as

b. damage to sw

14c. damage which results

15. **Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging** of a heating or air- conditioning system or water heater. This does not cover loss by freezing.

15 ***We*** do not pay for loss caused by freezing.

16. **Accidental Discharge or Overflow of *~~Liquids~~*Water or Steam** from within a plumbing, heating or, air-conditioning, automatic fire protective sprinkler system or domestic appliance. (Gutters and downspouts are not part of a plumbing system.)

This does ***We*** do not coverpay for loss:

a. or damage caused by:

a. continuous or repeated seepage or leakage; or

b. discharge or overflow if the ***residence*** has been vacant for more than 30 consecutive days immediately before thea loss; (.

A ***residence*** under construction is not considered vacant.)

c. ***We*** do not pay for loss or damage to the system or domestic appliance from which the liquidwater or steam escapes; (***We*** however, ***we*** do pay the reasonable cost of removing and replacing only those parts of the building or mobile home***residence*** necessary to repairmake repairs to the system or domestic appliance.) involved.

d. caused by freezing; or

e. on the ***insured premises*** caused by accidental discharge or overflow which originates to a***Business*** or person ***insured premises***.

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16.***Freezing*** of a plumbing, heating or air-conditioning system or domestic appliance - This does not cover loss on the ***insured premises*** while the ***residence*** is vacant, unoccupied (including temporary absence) or is under construction and unoccupied. However, this exclusion does not apply 17. **Freezing of Plumbing, Heating, Air Conditioning Systems, Automatic Fire Protective Sprinkler Systems or Domestic Appliances**-excepting loss or damage on the ***insured premises*** while the ***residence*** is vacant, unoccupied or being constructed.

We do cover such loss or damage if an ***insured*** has used reasonable care to:

a. maintain heat in the building or mobile home;

or

b.***residence*** or to shut off the liquid supply and all water and to completely empty drain the system or and domestic appliance.s.

17.18. **Sudden and Accidental Damage from Artificially Generated Electrical Currents** to electrical appliances, devices, fixtures and wiring. Tubes-excepting loss or damage to tubes, transistors and similar electronic components are not covered.

Replacement Cost Provision

REPLACEMENT COST PROVISION

(Not Applicable To Mobile Homes
Whether Or Not On A Permanent Foundation)

(***Our*** liability under this provision is subject to the ***terms*** of How Much ***We*** Pay for Loss or Claim in the General Policy Provisions~~.~~)).

1. This provision applies only to covered buildings, including additions and built-in components and fixtures, covered under Coverage A~~—~~***Residence*** and Coverage B~~—~~Related Private Structures on the Premises. The building must have a permanent foundation and roof. ~~—~~This provision does not apply to:

___a. mobile homes whether or not on a permanent foundation;
___b. domestic appliances;
___c. carpeting, curtains and drapes all whether or not permanently installed;
___d. detachable building items including screens, awnings, storm doors and windows, and win~~-~~dow air conditioners; or
___e. outdoor structures (other than buildings) which are not permanent components or fixtures of a building. These include (but are not limited to) swimming pools, fences, paved areas, submersible pumps and sump pumps.

2. If the ~~limit~~ amount of ~~liability~~insurance on the damaged ~~building~~buildings is less than 80 percent of its replacement cost at the time of loss, ***we*** pay the larger of the following (in excess of the deductible):

___a. actual cash value of the damaged part of the building; or

b. ~~the~~ that proportion of the replacement cost of the damaged part which ***our*** ~~limit of liability~~amount of insurance on the building bears to 80 percent of the full current replacement cost of the building.

3. If the ~~limit~~ amount of ~~liability~~insurance on the damaged building is at least 80 percent of its replacement cost at the time of loss, ***we*** pay the full cost of repair or replacement of the damaged part without deduction for depreciation. ***We*** pay the smallest of the following amounts:

a. the ~~limit~~amount of ~~liability~~insurance applicable to the building;

b. the cost (in excess of the deductible) to repair or replace the damage on the same premises using materials of equivalent kind and quality, to the extent ~~practicable~~practical; or

c. the amount (in excess of the deductible) actually and necessarily spent to repair or replace ~~or repair~~ the damage.

4. When the cost to repair or replace exceeds the lesser of $1,000 or 5 percent of the applicable ~~limit~~amount of ~~liability~~insurance on the damaged building, ***we*** are not liable for more than the actual cash value of the loss until actual repair or replacement is completed.

5. ***You*** may make a claim for the actual cash value amount of the loss before repairs are made. A claim for any additional amount payable under this provision must be made within 180 days after the loss.