# CAUSES OF LOSS

## COVERAGE A-*RESIDENCE* AND COVERAGE B-RELATED PRIVATE STRUCTURES ON THE *PREMISES*

This policy covers the ***Residence*** and Related Private Structures on the ***premises*** when an amount of insurance is shown on the Declarations Page.

## COVERED CAUSES OF LOSS APPLICABLE TO COVERAGE A AND COVERAGE B

***We*** insure the described ***residence*** and related private structures on ***premises*** against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by ***your*** policy.

## EXCLUSIONS APPLICABLE TO COVERAGE A AND COVERAGE B

***We*** do not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

For other Exclusions, Limitations and Property Not Covered which may affect ***your*** coverage, see Principal Coverages, Incidental Coverages, and other endorsements added to ***your*** policy.

1. **Birds, Vermin, Rodents, Insects or Domestic Animals**-***We*** do not pay for loss caused by birds, vermin, rodents, insects or domestic animals.
2. **Freezing, Discharge, Leakage or overflow**-Unoccupied ***Residence***-If the ***residence*** is vacant, unoccupied (including temporary absence) or under construction and unoccupied, the ***insured*** must take reasonable care to:
   a. maintain heat in the building; or
   b. shut off the water supply and completely drain the water from any plumbing, heating or air conditioning system, water heater or domestic appliance.
3. **Freezing, Thawing, Pressure or Weight of Ice or Water**-***We*** do not pay for damage to structures (other than buildings, carports or mobile homes) such as swimming pools fences, retaining walls, septic tanks, piers, wharves, foundations, patios and paved areas caused by freezing, thawing, or pressure or weight of ice or water whether wind driven or not.
4. **Seepage or Leakage**-***We*** do not pay for loss caused by repeated or continuous seepage or leakage of water or steam from within a plumbing, heating or air conditioning system, water heater, or domestic appliance.
   Except as provided above, ***we*** do pay for loss caused by the accidental leakage, overflow, or discharge of water or steam from a plumbing, heating, or air conditioning system or domestic appliance.
   ***We*** also pay the reasonable cost of removing and replacing those parts of the building or mobile home necessary to make repairs.
   ***We*** do not pay for the loss to the system or domestic appliance from which the water or steam escaped.
5. **Settling**-***We*** do not pay for loss due to any and all settling, shrinking, cracking, bulging or expansion of driveways, sidewalks, swimming pools, pavements, foundations, walls, floors, roofs or ceilings.
6. **Smoke**-***We*** do not pay for damage caused by smoke from agricultural smudging or industrial operations.
   ***We*** pay for direct loss by fire, explosion, or smoke (not otherwise excluded) which results from any of the above.
7. **Steam Boilers**-***We*** do not pay for loss to steam boilers, steam pipes, steam turbines or steam engines caused by any condition or ***occurrence*** within such boilers, pipes, turbine, or engines (except as a direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the fire box or combustion chamber of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom).
8. **Theft**.
9. **Vandalism or Glass Breakage**-***We*** do not pay for loss at the ***insured premises*** caused by vandalism or breakage of glass or other glazing materials while the ***residence*** *is* vacant for more than 30 consecutive days immediately before the loss.

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

## COVERAGE C-PERSONAL PROPERTY

This policy insures against direct physical loss to personal property covered under Coverage C-Personal Property caused 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.
   ***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. 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**-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 an occupant of the ***insured premises****;* or
   b. to ***your*** fence(s), driveway(s) or walk(s).
7. **Smoke**-meaning sudden and accidental damage from smoke excepting, smoke from industrial operations or agricultural smudging.
8. **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.
   ***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 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 pay for removal of ash, dust or particulate matter unless it causes direct physical loss to the described property.
10. **Vandalism**-excepting loss at the ***insured premises*** while the ***residence*** is vacant for more than 30 consecutive days immediately before a loss. A ***residence*** under construction is not considered vacant.
11. **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 first damaged the outside walls or roof by impact;
    b. to ***business*** or personal property in the open; or

c. to the falling object itself.

13. **Weight of Ice, Snow or Sleet**-including physical damage to the ***residence*** or to the property inside.
    ***We*** do not pay for loss:
    a. to awnings or canopies and their supports and to gutters and downspouts; or
    b. to swimming pools, retaining walls, fences, septic tanks, piers, wharves, docks, foundations, patios, paved areas and outdoor equipment not permanently installed.
14. **Collapse of a Building or Any Part of a Building**-excepting settling, cracking, shrinking, bulging or expansion of a building.
    ***We*** do not pay for these losses unless they are caused directly by collapse of a building:
    a. damage to awnings or canopies and their supports and gutters and downspouts;
    b. damage to swimming pools, retaining walls, fences, septic tanks, piers, wharves, docks, foundations, patios, paved areas and outdoor equipment; or
    c. damage which results from an excluded cause or event.
15. **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.
16. **Accidental Discharge or Overflow of Water or Steam**-from within a plumbing, heating, air conditioning, automatic fire protective sprinkler system or domestic appliance.
    ***We*** do not pay for loss 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 a loss. *A* ***residence*** under construction is not considered vacant.
    ***We*** do not pay for loss or damage to the system or appliance from which the water or steam escapes however, ***we*** do pay the reasonable cost of removing and replacing only those parts of the ***residence*** necessary to make repairs to the system or domestic appliance involved.
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 maintain heat in the ***residence*** or to shut off all water and to completely drain the system and domestic appliances.
18. **Sudden and Accidental Damage from Artificially Generated Electrical Currents**-excepting loss or damage to tubes, transistors and similar electronic components.

## 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 window 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 amount of insurance on the damaged 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. that proportion of the replacement cost of the damaged part which ***our*** amount of insurance on the building bears to 80 percent of the full current replacement cost of the building.

3. If the amount of 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 amount of 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 practical; or
   c. the amount (in excess of the deductible) actually and necessarily spent to repair or replace the damage.
4. When the cost to repair or replace exceeds the lesser of $1,000 or 5 percent of the applicable amount of 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.