# CAUSES OF LOSS-COVERAGE A AND/OR B

## WHAT *WE* COVER

***We*** cover the described ~~buildings~~building(s) or structure(s) under Coverage A ~~-~~-Building and/or ***business*** property under Coverage B ~~-~~-***Business*** Property when ~~a limit~~an amount of insurance for each coverage is shown ~~on~~in the Declarations and this form applies.

## A. COVERED CAUSES OF LOSS

When this form is attached to ***your*** policy, Covered Causes of Loss means the following:

1. **Fire Or Lightning-*We*** cover accidental direct physical loss or damage caused by fire or lightning.

~~***We*** do not cover loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated. If fire ensues, ***we*** will only pay for the loss caused by such fire.~~

~~2. ***Removal-We*** cover removal meaning direct loss by removal of the property covered under ***your*** policy from premises endangered by the covered causes of loss.~~

2. ~~3.~~ **Explosion-*We*** cover accidental direct physical loss or damage caused directly by explosion. This includes loss or damage caused by explosion of gas or fuel in the furnace, fire box, combustion chamber or flues.

***We*** do not cover loss or damage caused by:

a. Explosion of steam boilers, steam pipes, steam turbines or steam engines~~,~~ if owned, leased by or operated under the control of the ***insured***~~;~~ unless fire or combustion results;

b. Shock waves caused by aircraft, known as ~~"~~sonic boom~~";~~;

c. Electric arcing;

d. Rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown, except if it results from a covered cause of loss;

e. Water hammer;

~~f. rupture or bursting of water pipes;~~

~~g.~~ Rupture, bursting or operating of pressure relief devices; or

~~h.~~ g. Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.

3.~~4.~~ **Windstorm Or Hail-*We*** cover accidental direct physical loss or damage caused directly by windstorm or hail.

***We*** do not cover 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; or

b. To the interior of a building or structure, or to the property inside, caused by dust, rain, sand~~, sleet,~~ or snow ~~or water~~, all whether wind~~-~~ driven or not. Loss caused by dust, rain, sand~~, sleet,~~ or snow ~~or water~~ is covered if these elements enter through an opening in the roof or exterior walls resulting from damage caused by the direct force of wind or hail.

4. ~~5.~~ **Riot Or Civil Commotion-*We*** cover accidental direct physical loss or damage caused ~~directly~~ by riot or civil commotion~~. ***We*** also cover loss or damage~~ and the resulting ~~directly~~damage from pillage and looting ~~which occurs during a riot or civil commotion~~, where the riot or civil commotion is taking place. ***We*** also cover accidental direct physical loss or damage caused by striking ***employees*** of the owner or tenants of the ~~described~~ buildings while occupying the ~~described~~***insured premises***.

5. ~~6.~~ **Aircraft-*We*** cover accidental direct physical loss or damage caused ~~directly~~by impact from ~~actual physical contact of~~ an aircraft, or objects falling from an aircraft, with covered property.

~~The word aircraft~~ Aircraft includes ***unmanned aircraft***, spacecraft and self-propelled missiles.

~~***We*** also cover objects falling from aircraft.~~

6. ~~7.~~ **Vehicles-*We*** cover accidental direct physical loss or damage caused ~~directly~~by impact from ~~actual physical contact of~~ a vehicle, or an object ~~-~~thrown up by a vehicle, with covered property~~-~~, or with the building


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or structure containing the covered property.

***We*** do not cover loss or damage caused by vehicles:

a. Owned, leased or operated by ***you*** ~~or by an occupant of the ***insured premises***; or~~;

b. ~~to~~Operated in the course of ***your business***; or

c. To fences, driveways or walks.

~~8.~~ 7. **Smoke-*We*** cover sudden ~~and~~ accidental direct physical loss or damage caused by smoke.

***We*** do not cover loss ~~from~~or damage caused by smoke from industrial operations or agricultural smudging.

~~9~~8. **Vandalism-*We*** cover accidental direct physical loss or damage to covered property caused by vandalism, meaning willful and malicious damage to, or destruction of, the covered property.

***We*** do not cover loss or damage:

a. ~~if the ***insured premises*** are vacant for more than 30 consecutive days immediately before the loss;~~

~~b.~~ To glass or safety glazing material ~~(~~, other than glass building blocks~~)~~, which is part of a building, structure or ~~outdoor~~exterior sign; ~~but~~however, ***we*** will pay for loss or damage to other property, caused by or resulting from breakage of glass by vandals; or

~~c.~~ b. Caused by or resulting from ***theft***, except for building damage caused by the breaking in or exiting of burglars.

~~10~~9. **Sinkhole Collapse-*We*** cover accidental direct physical 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 a limestone or similar rock formation. ***We*** do not pay for the cost of filling sinkholes, the sinking or collapse of land into man-made underground cavities or for the value of land.

~~***We*** do not cover the value of land or the cost of filling sinkholes.~~

~~11~~10. **Volcanic Action-*We*** cover accidental direct physical loss or damage caused by volcanic action. This means airborne volcanic blast or airborne shock waves; ash, dust or particulate matter; or lava flow.

All volcanic eruptions that occur within any 72-hour period will constitute a single occurrence.

***We*** do not cover removal of ash, dust or particulate matter that does not cause direct physical loss to the ~~described~~covered property.~~.~~

11. ~~12.~~ **Falling Objects-*We*** cover accidental direct physical loss or damage caused by falling objects.

***We*** do not cover loss or damage to:

a. ~~to~~ ***Business*** property in the open; or

b. ~~to~~ The interior of a building or structure, or to the property inside, unless the buildings ~~covered shall~~ building or structure first ~~sustain actual~~ sustains physical damage to the roof or exterior ~~roof or~~ walls by a falling object.

12. ~~13.~~ **Weight Of Ice, Snow Or Sleet-*We*** cover accidental direct physical loss or damage to covered buildings or ***business*** property caused by weight of ice, snow or sleet~~.~~

~~***We*** do not cover loss:~~

~~a. when outdoors to radio, television, satellite, dish type or other antennas or their masts, towers or lead-in wiring; gutters and downspouts; outdoor fixtures; or ***business*** property~~, except ~~as a result of collapse of the building.~~

***business*** property in the open, ~~b. to fences; outdoor~~ swimming pools~~; piers, wharves and docks; beaches or diving platforms or appurtenances;~~, fences, retaining walls~~; walks, roadways and other~~, septic tanks, piers, wharves, docks, foundations, patios, and paved ~~surfaces, except as a direct result of the collapse of the building.~~areas caused by freezing, thawing, heaving, pressure or weight of snow, ice or water, whether wind driven or not.

~~14.~~ 13. **Collapse Of A Building Or Any Part Of A Building-*We*** cover accidental direct physical loss or damage ~~from~~ caused by the collapse of a building or any part of a building.

a. ***We*** do not cover loss or damage to:

~~a. when outdoors to radio, television,~~ 1) Antennas (outdoor), satellite~~, dish type or other~~ antennas ~~or~~, their ~~masts, towers or~~ lead-in wiring~~; awnings or canopies of fabric or slat construction or their supports; gutters~~, accessories, masts, towers, dish receivers and ~~downspouts; yard fixtures; outdoor swimming pools; fences;~~cable television receptors;

2) Fences;

3) Pools, piers, docks, wharves, bulkheads, seawalls, pilings and ~~docks; beach or diving platforms or appurtenances; retaining~~pilasters;

4) Retaining walls; ~~walks, roadways~~


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5) Silos;
6) Solar panels, any related solar electrical generating fixtures, machinery and ~~other paved surfaces, except~~equipment not affixed to or forming a part of a building or structure; or
7) Wind turbines, windmills, wind pumps, metal smokestacks and utility poles;

unless covered under this policy and damaged as a direct result of the collapse of ~~the~~a building or any part of a building.

b. ***We*** do not cover loss or damage due to ~~b. by~~ settling, cracking, shrinking, bulging or ~~expansion~~expanding of pavements, patios, footings, foundations, walls, floors, roofs or ceilings, except as a direct result of the collapse of the building.

~~15.~~ 14. **Accidental Discharge Of Water ~~*Damage*~~Or Steam-*We*** cover accidental direct physical loss or damage caused by the ~~accidental~~ discharge or leakage of water or steam from a plumbing, heating or air conditioning system, appliance or other equipment. Sumps, sump pumps or related equipment are not considered part of a ~~domestic~~plumbing, heating or air conditioning system, nor are these considered to be an appliance. The discharge or leakage must be a direct result of the breaking or cracking of any pipes, fittings, parts or fixtures that are part of the system or appliance.

When a covered water ~~damage~~or steam loss occurs, ***we*** also pay the reasonable cost of removing and replacing those parts of the building necessary to make repairs.

***We*** do not cover loss or damage:

a. ~~caused~~Caused by continuous or repeated seepage or leakage~~.~~;
b. ~~to~~To the system or ~~domestic~~ appliance from which the liquid or steam escapes~~.~~;
c. From sumps, sump pumps or related equipment;
d. ~~caused~~From automatic sprinkler systems; or
e. Caused by or resulting from freezing, unless:
   1) ~~***you***~~***You*** maintain heat in the building or structure; or
   2) ~~***you***~~***You*** drain the equipment and shut off the water supply if the heat is not maintained.

~~16. ***Breakage of Glass-We*** cover breakage of glass that is part of the building.~~

~~***We*** do not cover:~~

~~a. neon tubing attached to buildings;~~
~~b. any glass breakage if the buildings have been vacant for more than 30 consecutive days immediately before the loss;~~
~~c. more than $100 per plate, pane, multiple plate insulating unit, radiant or solar heating panel, jalousie, louver or shutter~~;
~~d. more than $500 in any one ***occurrence***.~~

## B. PROPERTY COVERAGE EXCLUSIONS ~~THAT APPLY TO *YOUR* POLICY~~

***We*** will 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 ~~effect~~ affect ***your*** coverage, see Principal Coverages, Incidental Coverages, and other endorsements added to ***your*** policy.

1. ***Business* Interruption**-This means loss or damage resulting from the interruption of ***business***.
2. **Civil Authority**-This means loss~~, including~~ or damage resulting from seizure, confiscation or destruction of property, caused by the order of any civil authority. ~~But~~However, ***we*** will pay for acts of destruction ordered by government authority and taken at the time of fire to prevent its spread if the fire would be covered under this ~~coverage part~~policy.
3. **Dishonest Or Criminal Act**-This means loss or damage resulting from any dishonest or criminal act by ***you***, any of ***your*** partners, members, officers, directors, trustees, ***employees***, agents, authorized representatives or anyone to whom ***you*** entrust the property for any purpose:
   a. Acting alone or in collusion with others; or
   b. Whether or not occurring during the hours of employment.

   This exclusion does not apply to acts of destruction by ***your employees***. However, ***theft*** by ***employees*** is not covered.
4. **Earth Movement Of Any Kind**-~~This includes any~~
   a. This means loss or damage resulting from:
      1) Any earth movement~~(~~, other than sinkhole collapse~~),~~ such as earthquake, landslide, mudslide or


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mudflow, or earth sinking, rising or shifting. But;

2) Any other earth movement including earth sinking and earth rising or shifting arising out of, caused by or resulting from any human or animal act, or any act of nature;
3) Earth movement resulting from excavation, grading or backfilling; or
4) Earth movement resulting from filling of soil or any other substance.

However, if loss or damage by fire or explosion results, ***we*** will pay for thatthe resulting loss or damage. caused by such fire or explosion;

4. b. ***We*** do not cover loss or damage from volcanic eruption, explosion or effusion. However, if loss or damage by fire or volcanic action results, ***we*** will pay for the resulting loss or damage caused by such fire or volcanic action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

1) Airborne volcanic blast or airborne shock waves;
2) Ash, dust or particulate matter; or
3) Lava flow.

All volcanic eruptions that occur within any 72-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the covered property.

5. **Electrical Damage Or Disturbance**-This means loss or damage resulting from any artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs or interferes with electrical or electronic appliances, devices, fixtures, wiring, cellular or satellite technology. Electrical, magnetic or electromagnetic energy includes, but is not limited to:
   a. Electrical current, including arcing;
   b. Electrical charges that are produced or conducted from a magnetic or electromagnetic field;
   c. Pulse of electromagnetic energy; or
   d. Electromagnetic waves or microwaves.

   If fire or explosion ensues, ***we*** will pay for the resulting loss or damage caused by such fire or explosion.
6. ***Fungus***, **Wet Rot Or Dry Rot**-This means loss or damage resulting from the presence, growth, proliferation, spread or any activity of ***fungus,*** wet rot or dry rot. However, if ***fungus***, wet rot or dry rot results from a covered cause of loss, ***we*** will pay for the resulting loss or damage.
7. **Intentional Acts**-This means loss or damage resulting from an act committed by or at the direction of an ***insured***, or that an ***insured*** conspires to commit with another person or people, with the intent to cause a loss. This exclusion does not apply to loss or damage resulting from the use of reasonable force to protect people or property.
8. **Neglect**-This means loss or damage resulting from neglect by an ***insured*** to use all reasonable means to save covered property at and after the time of a loss. It also means neglect by any ***insured*** to use all reasonable means to save and preserve covered property when endangered by a covered cause of loss.
5. 9. **Nuclear Clause**-This policy does not covermeans loss or damage caused by resulting from nuclear reaction or nuclear radiation or radioactive contamination, however caused, all whether directly or indirectly resulting from a covered cause of loss under this policy. ButHowever, if loss or damage by fire or explosion results, ***we*** will pay for thatthe resulting loss or damage. caused by such fire or explosion.
6. 10. **Ordinance Or Law**-This means loss or damage or increased cost resulting from enforcement of any code, ordinance or law regulating the use, construction, repair or demolition of a building or other structure, including the cost of removing its debris. When breakage of glass is covered by this policyrequired by code, ordinance or law, ***we*** pay to replace covered glass damaged glassfrom a covered cause of loss with safety glazing materials where required by code, ordinance or law. .
7. 11. **Power Interruption Temperature Or Humidity**-This means loss or damage resulting from continuous or repeated seepage of water or the presence of condensation, dampness, moisture, dryness, vapor or changes in or extremes of temperatures that lasts over a 72-hour period.
12. **Utility Services Interruption**-This means loss fromor damage resulting from the failure, from any cause, of power, communication, water or other utility services supplied to the ***insured premises*** when the interruption of power, communication, water or other utility services resulting from any cause, whether insured under this policy or not, if interruption takes place:
   a. Originates away from the ***insured premises***. ***We*** pay; or
   b. Originates on the ***insured premises***, but, only when such failure involves equipment to supply the power, communication, water or other utility services to the ***insured premises*** from a source off the


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***insured premises***.

Failure of a utility service includes a lack of sufficient capacity, reduction in supply and brownouts.

Loss or damage caused by a power surge is also excluded when the surge would not have taken place, except for ~~loss to covered property by power interruption as the direct result of damage to covered property on premises caused by a~~ an intervening event that caused a failure of power.

However, if the failure or surge of power, communication, water or other utility services results in a covered cause of loss, ***we*** will pay for the resulting loss or damage.

~~8. ***Temperature-Humidity***~~ Communication services include service relating to the internet or any electronic, cellular or satellite network.

13. **Virus Or Bacteria**-This means loss or damage caused by or resulting from ~~dampness, dryness, or changes in or extremes of temperatures~~any biological virus, bacteria, or any microorganism that can or does cause physical pain, illness or disease.

~~9~~14. **War And Military Action**-This means loss or damage resulting from war, including undeclared war~~,~~ or civil war~~, insurrection, rebellion, revolution,~~. War and military action also means warlike ~~act~~acts by a military force or military personnel~~, or destruction, seizure or use of property for a military purpose. It includes any consequence of~~ in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents. War and military action also includes insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these. ~~Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.~~

~~10~~15. **Water Damage**-This means loss or damage caused by:

a. Flood, flash flood, surface water, waves, including tidal wave or tsunami, tides, tidal water or overflow of a body of water or spray from any of these, all whether wind driven or not, including storm surge;

b. Mudslide or mudflow;

c. Water, waterborne material or sewage which backs up through sewers or drains, or is discharged from sewers, drains, sumps, sump pumps or related equipment;

d. Water, waterborne material or sewage that backs up through sump basins caused by the failure of the sump pump operation;

e. Water, waterborne material or sewage that repeatedly seeps or leaks through sewers, drains, sumps or sump pumps or related equipment into the ***insured premises***.

When coverage is provided by this policy for accidental discharge or leakage of liquids or steam from a plumbing, heating or air conditioning system, water heater, other domestic appliance or other equipment, such coverage does not include loss resulting from accidental leakage, discharge of liquids including water, waterborne material or sewage or steam from sewers, drains, sumps, sump pumps or related equipment;

f. The release, back up, overflow or discharge, for any reason, of water, waterborne material or sewage from a dam, levee, embankment, barrier, seawall or any other type of boundary or containment system; or

g. Water, waterborne material or sewage, c. ~~water~~ below the surface of the ground pressing on, or flowing, or seeping through:

1) Buildings, foundations, walls, floors, driveways, sidewalks or other paved surfaces;

2) Basements, whether paved or not; ~~or~~

3) Swimming pools or other structures~~.~~; or

~~But~~ 4) Doors, windows or other openings.

Loss from water damage is excluded under this policy from any of the causes described above regardless of if it results from natural phenomena, weather conditions, activities of humans or animals, or a combination of any of these. The loss is excluded regardless of any other causes or events that contribute to or aggravate the loss either before the loss, at the same time as the loss, or after the loss. This exclusion applies whether or not widespread damage results or if a substantial area is affected.

However, if loss or damage by fire or explosion results, ***we*** will pay for ~~that~~the resulting loss or damage caused by such fire or explosion.

16. 11. **Wear And Tear**-This ~~includes~~means loss or damage caused by marring or scratching, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself, mechanical breakdown, rust, ~~wet or dry rot,~~ corrosion, ~~mold,~~ contamination or smog. ~~But~~However, if loss or damage is caused by ~~the specified causes~~a covered cause of loss, ***we*** will pay for ~~that~~the resulting loss or damage.


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12. ***Dishonest or Criminal Act***17. **Weather Conditions**-This means loss caused by or damage resulting from weather that contributes in any dishonest or criminal act by ***you***, any of ***your*** partners, employees, directors, trustees, authorized representatives or anyone to whom ***you*** entrust the property for any purpose:

a. acting alone or in collusionway with others; ora cause or event otherwise excluded by this policy.

b. whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by ***your*** employees; but theft by employees is not covered.

## C. LIMITATIONS

1. **Live Animals, Birds Or Fish**-When held as ***stock***, ***we*** will pay for loss of live animals, birds or fish only if they are killed or their destruction is made necessary, as a result of a covered cause of loss.


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