

HO-8 SPECIAL PROVISIONS

BFM-400
(Ed. 9-2021)

SECTION I – PROPERTY COVERAGES

Under COVERAGE C – Personal Property, the first paragraph is deleted from Form HO-8 and replaced by the following:

We cover personal property owned or used by an **insured** while it is anywhere in the world. At your request, we will cover personal property owned by:

1. others while the property is on the part of the **residence premises** occupied by an **insured**;
2. a guest or a **residence employee**, while the property is in any residence occupied by an **insured**.

Our limit of liability for personal property usually located at an **insured's** residence, other than the **residence premises**, is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.

SECTION I – PROPERTY COVERAGES

Under COVERAGE C – Personal Property Special Limits of Liability, the following are added to Form HO-8:

8. \$1000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
9. \$2000 for loss by theft of firearms.
10. \$2500 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

SECTION I – PROPERTY COVERAGES

Under ADDITIONAL COVERAGES, the following is added to Form HO-8:

8. **Collapse**. We insure for direct physical loss to covered property involving collapse of a building or any part of a building caused only by one or more of the following:
 - a. Perils Insured Against in Coverage C – Personal Property. These perils apply to covered building and personal property for loss

insured by this additional coverage;

- b. hidden decay;
- c. hidden insect or vermin damage;
- d. weight of contents, equipment, animals, or people;
- e. weight of rain which collects on a roof; or use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b, c, d, e, and f unless the loss is a direct result of the collapse of a building.

Collapse does not include settling, cracking, shrinking, bulging or expansion.

This coverage does not increase the limit of liability applying to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

The following perils are deleted from Form HO-8: 6. Vehicles; 9. Theft; 10. Breakage of glass or safety glazing material; and replaced by the following:

6. **Vehicles**.

This peril does not include loss to a fence, driveway or walk caused by a vehicle owned or operated by a resident of the **residence premises**.

9. **Theft**, including attempted theft and loss of property from a known place when it is likely that the property has been stolen.

This peril does not include loss caused by theft:

- a. committed by an **insured**;
- b. in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied; or
- c. from that part of a **residence premises** rented by an **insured** to other than an **insured**.

This peril does not include loss caused by theft that

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occurs off the **residence premises** of:

- a. property while at any other residence owned by, rented to, or occupied by an **insured**, except while an **insured** is temporarily living there. Property of a student who is an **insured** is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss;
 - b. watercraft, and their furnishings, equipment and outboard motors; or
 - c. trailers and campers.
10. **Breakage of glass or safety glazing material** which is part of a building, storm door or storm window.

This peril does not include loss on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

SECTION I – PERILS INSURED AGAINST

The following perils are added to Form HO-8:

12. **Falling objects.**

This peril does not include loss to the inside of a building or property contained in the building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

13. **Weight of ice, snow or sleet** which causes damage to a building or property contained in the building.

This peril does not include loss to an awning, fence, patio, pavement, swimming pool, foundation, retaining wall, bulkhead, pier, wharf, or dock.

14. **Accidental discharge or overflow of water or steam** from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. We also pay for tearing out and replacing any part of the building on the **residence premises** necessary to repair the system or appliance from which the water or steam escaped.

This peril does not include loss:

- a. to a building caused by constant or repeated seepage or leakage over a period of weeks, months or years;
 - b. on the **residence premises**, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.
 - c. to the system or appliance from which the water or steam escaped;
 - d. caused by or resulting from freezing except as provided in the peril of freezing below; or
 - e. on the **residence premises** caused by accidental discharge or overflow which occurs off the **residence premises**.
15. **Sudden and accidental tearing apart, cracking, burning or bulging** of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

This peril does not include loss caused by or resulting from freezing except as provided in the peril of freezing below.

16. **Freezing** of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the **residence premises** while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:

- a. maintain heat in the building; or
- b. shut off the water supply and drain the system and appliances of water.

17. **Sudden and accidental damage from artificially generated electrical current.**

This peril does not include loss to a tube, transistor or similar electronic component.

All other provisions of this policy apply.