

## BASIC PERILS PART (Including Vandalism)

We insure against direct physical loss to covered property caused by the following perils.

### PERILS COVERED

In the following Perils Covered, the term "we cover" means insure against direct physical loss."

**Aircraft** - We cover loss caused by actual physical contact of an aircraft or objects falling from the aircraft with covered property. The word "aircraft" includes spacecraft and self-propelled missiles.

**Burglars** - See Vandalism.

**Civil Commotion** - See Riot.

**Explosion** - We cover loss caused by explosion. This peril does not include loss caused by: rupturing or bursting of water pipes; rupturing, bursting or operating of pressure release devices; water hammer; electrical arcing; mechanical breakdown or rupturing or bursting of moving parts of machinery caused by centrifugal force; or rupturing or bursting due to the expansion of contents of a building or structure due to water.

We do not cover loss caused by explosion of steam boilers, steam pipes, steam turbines or steam engines that you own or lease or that are operated under your control. This exclusion does not apply to loss caused by explosion of gas or fuel in the firebox, combustion chamber or flues.

**Fire** - We cover loss caused by fire.

**Hail** - See Windstorm.

**Lightning** - We cover loss caused by lightning.

**Riot or Civil Commotion** - We cover loss caused by riot or civil commotion. This includes looting and pillaging at the time and place of the riot or civil commotion. We also cover loss or damage caused by striking employees of the owner or tenants of the described buildings while occupying the described premises.

**Sinkhole Collapse** - We cover loss 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 cover the value of land or the cost of filling sinkholes.

**Smoke** - We cover sudden and accidental loss caused by smoke. We do not cover loss from smoke from industrial operations or agricultural smudging.

**Sonic Boom** - We cover loss caused by sonic boom.

**Vandalism** - We cover loss caused by vandalism and intentional damage done by burglars.

We do not cover loss caused by theft.

We do not cover loss to glass (other than glass building blocks) which is part of a building, structure or outdoor sign.

We do not cover loss caused by explosion of steam boilers, steam pipes, steam turbines or steam engines that you own or lease or that are operated under your control.

**Vehicles** - We cover loss caused by actual physical contact of a vehicle or an object thrown by a vehicle with covered property.

We do not cover loss caused by vehicles you own or lease, or that are operated under your control, or that are operated by a tenant of the described premises.

Vehicle means a conveyance that runs on land or tracks.

**Volcanic Action** - We cover loss caused by volcanic action. This means:

- airborne volcanic blast or airborne shock waves;
- ash, dust or particulate matter; or
- lava flow.

All loss that occurs within a 72-hour period shall be considered a single loss.

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

**Windstorm** - We cover loss caused by windstorm or hail.

We do not cover loss caused directly or indirectly by frost or cold weather or by ice (other than hail), sleet or snow, all whether driven by wind or not.

We do not cover loss to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, unless entering through openings made by the direct force of wind or hail.

### PERILS NOT COVERED AND EXCLUSION

**NOTE:** See the Coverage and General Conditions Parts for other Exclusions, Limitations and Property Not Covered, which may affect your coverage. Coverage for some excluded or limited losses may be available at an additional cost.

We do not pay for loss if one or more of the "specified exclusions" apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

**Specified Exclusions** - When reference is made to "specified exclusions" we mean Civil Authority, Earth Movement or Volcanic Eruption, Nuclear Hazard, Ordinance or Law, Utility Failure, War, and Water Damage.

**Centrifugal Force** - See Wear and Tear.

**Civil Authority** - We do not cover loss caused by order of any civil authority, including seizure, confiscation or destruction of property.

We will cover loss resulting from acts of destruction by civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this policy.

**Contamination** - See Wear and Tear.

**Deterioration** - See Wear and Tear.

**Earth Movement or Volcanic Eruption** - We do not cover loss caused by any earth movement (other than sinkhole collapse) or caused by eruption, explosion, or effusion of a volcano.

Earth movement includes, but is not limited to, earthquake; landslide; mudflow; or sinking, rising or shifting of earth.

We will cover direct loss by fire, explosion, or volcanic action resulting from either earth movement or eruption, explosion or effusion of a volcano.

**Electrical Currents** - We do not cover loss caused by or resulting from arcing or by electrical currents other than lightning. If a fire results, we will cover only the damage caused by fire.

**Increased Hazards** - We do not cover loss occurring while the hazard has been materially increased by any means within your knowledge or your control.

**Mechanical Breakdown** - See Wear and Tear.

**Neglect** - We do not cover loss caused by or resulting from your neglect to use all reasonable means to save covered property at and after the time of loss.

We do not cover loss caused by your neglect to use all reasonable means to save and preserve covered property when endangered by a peril insured against.

**Nuclear Hazard** - We do not cover loss caused by nuclear hazard. This means nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled. Loss caused by nuclear hazard is not considered loss caused by fire, explosion or smoke. This exclusion does not apply to direct loss by fire resulting from nuclear hazards.

**Ordinance or Law** - We do not cover loss or increased cost caused by enforcement of any code, ordinance or law regulating the use, construction, repair or demolition of any building or structure.

**Protective Safeguards** - We do not cover losses occurring while protective safeguards that you control are not in working condition. This exclusion applies only to protective safeguards shown on the declarations and to the property, premises and perils affected. This suspension lasts until the safeguards are back in order.

**Unoccupancy** - See Vacancy.

**Utility Failure** - We do not cover loss caused by interruption of power or other utility services resulting from any cause, if the interruption takes place away from the described location. Interruption includes reduced voltage, low pressure or other interruptions of normal services.

We will cover the direct loss by a peril insured against which occurs on the described premises as a result of any power interruption.

**Vacancy-Unoccupancy** - We do not cover loss occurring while the building has been vacant beyond 60 consecutive days. We do not cover loss occurring while the building has been unoccupied for more than 60 consecutive days or for more than the usual or incidental unoccupancy period for the described premises, whichever is longer.

Unoccupied means that the customary activities or operations of the described occupancy are suspended, but personal property has not been removed. The building shall be considered vacant and not unoccupied when the occupants have moved, leaving the building empty except for limited personal property.

**Volcanic Activity** - See Earth Movement.

**War** - We do not cover loss caused by war, including undeclared war; civil war; insurrection; rebellion; revolution; warlike act by a military force or military personnel; or destruction, seizure or use of property for a military purpose. We do not cover loss due to the consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.

**Water Damage** - We do not cover loss caused by:

- flood, surface water, waves, tidal water, overflow of a body of water or spray from any of these whether wind driven or not;
- water which backs up through sewers or drains; or
- water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through or into a building, sidewalk, driveway, foundation, swimming pool or other structure.

We will cover the direct loss by fire or explosion which may result.

**Wear and Tear** - We do not cover loss caused by or resulting from wear and tear, marring, deterioration,

latent defect, mechanical breakdown, centrifugal force, rust, wet or dry rot, corrosion, mold, contamination or smog unless caused by a peril insured against.