

CAUSES OF LOSS COVERED OR NOT COVERED UNDER BASIC, BROAD AND SPECIAL FORMS

Note: Each covered cause of loss is subject to restrictions or conditions stated in the section which amplifies each.

Cause of Loss	Basic Form	Broad Form	Special Form
Fire	Covered	Covered	Covered
Lightning	Covered	Covered	Covered
Explosion	Covered	Covered	Covered
Windstorm or Hail	Covered	Covered	Covered
Smoke	Covered	Covered	Covered
Aircraft or Vehicles	Covered	Covered	Covered
Riot of Civil Commotion	Covered	Covered	Covered
Vandalism	Covered	Covered	Covered
Sprinkler Leakage	Covered	Covered	Covered
Sinkhole Collapse	Covered	Covered	Covered
Volcanic Action	Covered	Covered	Covered
Falling Objects	Not Covered	Covered	Covered
Weight of Ice, Snow or Sleet	Not Covered	Covered	Covered
Water Damage	Not Covered	Covered	Covered
Collapse	Not Covered	Covered	Covered
Limited Fungus, wet or dry rot from Bacteria	Not Covered	Not Covered	Not Covered
All other causes Not Excluded	Not Covered	Not Covered	Covered

This is based on ISO Definitions. Please refer to your policy for actual forms, coverages, conditions, & exclusions.

