



## CAUSES OF LOSS-COVERAGE A AND/OR B

### WHAT WE COVER

We cover the described building(s) under Coverage A—Building and/or **business** property under Coverage B—**Business** Property when a limit of insurance for each coverage is shown on 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 loss or damage 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.

#### B. 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 **your** coverage, see Principal Coverages, Incidental Coverages, and other endorsements added to **your** policy.

1. **Business Interruption**-This means loss resulting from the interruption of **business**.
2. **Civil Authority**-This means loss, including seizure, confiscation or destruction of property, caused by the order of any civil authority. But 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.
3. **Earth Movement of any Kind**-This includes any earth movement (other than sinkhole collapse), such as earthquake, landslide, or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, we will pay for that resulting loss or damage.
4. **Neglect**-This means 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. **Nuclear Clause**-This policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from a covered cause of loss under this policy. But if loss or damage by fire results, we will pay for that resulting loss or damage.
6. **Ordinance or Law**-This means loss 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 policy, we pay to replace damaged glass with safety glazing materials where required by code, ordinance or law.
7. **Power Interruption**-This means loss from the interruption of power or other utility services resulting from any cause, whether insured under this policy or not, if interruption takes place away from the **insured premises**. We pay for loss to covered property by power interruption as the direct result of damage to covered property on premises caused by a covered cause of loss.
8. **Temperature-Humidity**-This means loss resulting from dampness, dryness, or changes in or extremes of temperatures.
9. **War**-This means 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. It includes any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
10. **Water Damage**-This means loss caused by:
  - a. flood, surface water, waves, tides, tidal water or overflow of a body of water or spray from any of these all whether wind driven or not;
  - b. water which backs up through sewers or drains;
  - c. water below the surface of the ground pressing on or flowing or seeping through:
    - 1) foundations, walls, floors or paved surfaces;
    - 2) basements, whether paved or not; or
    - 3) swimming pools or other structures.

But if loss or damage by fire or explosion results ***we*** will pay for that resulting loss or damage.

11. ***Wear and Tear***-This includes 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 if loss or damage is caused by the covered causes of loss, ***we*** will pay for that resulting loss or damage.

12. ***Dishonest or Criminal Act***-This means loss caused by or resulting from 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 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; but theft by employees is not covered.