

SPECIAL COVERAGE

For an additional premium, the Perils Insured Against listed below apply to either of the following coverages, if provided in this policy:

- a. Improvements, Alterations and Additions;
- b. Unit-Owners Building Items.

Perils Insured Against

We insure against risks of direct loss to the property described above only if that loss is a physical loss to property; however, we do not insure loss:

1. involving collapse, other than as provided in Other Coverages – Collapse;
2. caused by:
 - a. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:
 - (1) maintain heat in the building; or
 - (2) shut off the water supply and drain the system and appliances of water;
 - b. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (1) fence, pavement, patio or swimming pool;
 - (2) foundation, retaining wall or bulkhead; or
 - (3) pier, wharf or dock;
 - c. theft of any property which is not actually part of any building or structure covered;
 - d. theft in or to a dwelling or structure under construction;
 - e. wind, hail, ice, snow or sleet to:
 - (1) outdoor radio and television antennas and aerials including their lead-in wiring, masts or towers; or
 - (2) trees, shrubs, plants or lawns;
 - f. vandalism and malicious mischief, theft or attempted theft if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
 - g. constant or repeated seepage or leakage of water or steam over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;
 - h.
 - (1) wear and tear, marring, deterioration;
 - (2) inherent vice, latent defect, mechanical breakdown;
 - (3) smog, rust or other corrosion, mold, wet or dry rot;
 - (4) smoke from agricultural smudging or industrial operations;
 - (5) discharge, dispersal, seepage, migration release or escape of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
 - (6) settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings; or
 - (7) birds, vermin, rodents, insects or domestic animals.

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance.

We do not cover loss to the system or appliance from which this water escaped.
3. excluded under General Exclusions.

Under items 1 and 2, any ensuing loss not excluded or excepted in this policy is covered.

The following exclusions are added to the General Exclusions:

We do not insure for loss to property described as Improvements, Alterations and Additions or Unit-Owners Building Items caused by any of the following. However, any ensuing loss not excluded or excepted in this policy is covered.

- 1. Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in the General Exclusions, other than exclusions 2. and 3. below, to produce the loss;
- 2. Acts or decisions,** including the failure to act or decide, of any person, group, organization or governmental body;

3. Faulty, inadequate or defective:

- a.** planning, zoning, development, surveying, siting;
 - b.** design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c.** materials used in repair, construction, renovation or remodeling; or
 - d.** maintenance;
- of part or all of any property whether on or off the Described Location.

All other provisions of this policy apply.