

DWELLING AND HOUSEHOLD PERSONAL PROPERTY BROAD FORM

The Dwelling and Household Personal Property Broad Form endorsement applies to the dwelling(s) identified on **your** Declarations with this form number or described below. In consideration of the premium charged, the Perils **We** Insure Against section of **your** policy is amended to include coverage for:

1. **Vehicles.** This peril does not include loss to a fence, driveway or walk caused by a vehicle owned by or operated by an occupant of the **insured premises**.
2. **Smoke**, if loss is sudden and accidental. This peril does not apply to loss caused by smoke from agricultural smudging or industrial operations.
3. **Breakage of Glass or Safety Glazing Material** which is a part of the dwelling. This peril includes loss to the glass or safety glazing material. **We** will not pay for loss if the dwelling has been vacant for more than 30 days immediately preceding the loss. A building under construction is not considered vacant.
4. **Falling Objects.** This peril does not apply to loss to the interior of a dwelling or property contained in the dwelling unless the roof or an exterior wall of the dwelling is first damaged by a falling object. Damage to the falling object itself is not included.
5. **Weight of Ice, Snow or Sleet** causing damage to the dwelling or property contained in the dwelling.
6. **Accidental Discharge or Overflow of Water or Steam** within a plumbing, heating, an air conditioning system or automatic fire protective sprinkler system, waterbed or domestic appliance.

We will also pay for tearing out and replacing any part of the dwelling necessary to repair the system, waterbed or appliance from which the water or steam escaped.

We will not pay for loss:

- a. to the dwelling caused by the continuous or repeated seepage or leakage of water or steam;
 - b. if the dwelling has been vacant for more than 30 consecutive days immediately preceding the loss. A dwelling being constructed is not considered vacant;
 - c. to the system, waterbed 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. caused by or resulting from water which backs up through sewers or drains or overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from the foundation area.
7. **Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging** of a steam or hot water heating system, air conditioning system, automatic fire protective sprinkler system or an appliance for heating water. **We** do not cover loss covered by or resulting from freezing under this peril.
 8. **Freezing** of plumbing, heating, air conditioning systems, automatic fire protective system or of domestic appliance. This peril does not apply to loss 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.
 9. **Sudden and Accidental Damage from Artificially Generated Electrical Current.**

The following ADDITIONAL COVERAGE is added:

Collapse

We insure for direct physical loss to insured property involving collapse of a dwelling or any part of the dwelling caused only by one or more of the following:

- a. a Peril **We** Insure Against in the policy or by this endorsement;
- b. hidden decay;
- c. hidden insect or vermin damage;
- d. weight of contents, equipment, animals or people;
- e. weight of rain, snow, ice or sleet which collects on a roof; or
- f. use of defective materials 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. above 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 insured property.

	DIMENSIONS			CONDITION	YEAR BUILT	ROOF	
	WIDTH	LENGTH	HEIGHT			KIND	YEAR
DWELLING							
DWELLING							
DWELLING							

All other provisions of this policy apply.