

COVERED CAUSES OF LOSS

We cover loss or damage to Covered Property caused by any cause of loss except those specifically excluded.

EXCLUSIONS

We do not cover loss or damage caused by: (1) Flood, surface water, waves, tidal waves, or overflow of any body of water; (2) Earthquake, volcanic eruption, or earth movement; (3) War, civil war, insurrection, rebellion, or revolution; (4) Nuclear hazard or radiation; (5) Fungus, wet rot, dry rot, or bacteria; (6) Wear and tear, deterioration, or mechanical breakdown; (7) Artificially generated electricity; (8) Delay, loss of use, or loss of market.
