

### COVERED CAUSES OF LOSS

We cover loss or damage caused by the following:

1. Fire
2. Lightning
3. Explosion
4. Windstorm or Hail
5. Smoke
6. Aircraft or Vehicles
7. Riot or Civil Commotion
8. Vandalism
9. Sprinkler Leakage
10. Sinkhole Collapse
11. Volcanic Action

### EXCLUSIONS

We do not cover loss or damage caused by: (1) Flood, surface water, waves, or tidal waves; (2) Earthquake or volcanic eruption; (3) War or military action; (4) Nuclear hazard.

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