

Required Coverages and Amendments

POLLUTION COVERAGE SPECIAL PROVISIONS—ELITE

PROPERTY COVERAGE -HOME

LOSSES WE DO NOT COVER

The following is added to exclusion 1.d. of the Elite "HOME" Segment:

1. Real Property and Tangible Personal Property. We do not insure for loss:

d. Caused by the following:

- (7) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the following:

a. Fire or lightning.

- b. **Windstorm or hail.** This peril includes loss to property contained in a building if caused by rain, snow, sleet, sand or dust, but only if the direct force of wind or hail first damages the building causing an opening through which the rain, snow, sleet, sand or dust enters.

This peril includes loss to watercraft covered under this "HOME" Segment and their trailers, furnishings, equipment and outboard motors, only while inside a fully enclosed building. This limitation does not apply to row boats and canoes on the **residence premises**.

c. Explosion.

d. Riot or civil commotion.

- e. **Aircraft**, including self-propelled missiles and spacecraft.

f. Vehicles.

- g. **Smoke**, meaning sudden and accidental damage from smoke.

This peril does not include smoke from agricultural smudging or industrial operations.

h. Vandalism or malicious mischief.

- i. **Theft**, but not including **theft** committed by a **covered person**.

This peril does not include loss caused by **theft** that occurs off a **residence premises** of:

- (1) Property of a student who is a **covered person** while at a residence away from home if the student has not been there at any time during the 45 days immediately before the loss;
- (2) Watercraft covered under the "HOME" Segment including their trailers, furnishings, equipment and outboard motors; or
- (3) Trailers and campers covered under this "HOME" Segment.

- j. **Falling objects.** This peril does not include loss to property contained in a building unless the building is first damaged by the falling object. Damage to the falling object itself is not included.

- k. **Weight of ice, snow or sleet** which causes damage to property contained in a building.

- l. **Water or steam** suddenly and accidentally discharged or overflowing from within your plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This peril does not include loss:

- (1) To the system or appliance from which the water or steam escaped;
- (2) Caused by or resulting from freezing except as provided in
- (3) On your **residence premises** caused by accidental discharge

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or overflow which occurs off your **residence premises**.

In this peril, a plumbing system does not include a sump, sump pump or related equipment.

- m. **Cracking, burning, rupture or bulging** of your air conditioner, steam or hot water heating system, or automatic fire protective sprinkler system, or an appliance for heating water. Damage to the system or appliance must be sudden and accidental. We will not cover damage caused by freezing except as indicated below.
- n. **Freezing** of plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have used reasonable care to keep your **residence premises** heated or have shut off and drained the water

from all plumbing and appliances if it is unoccupied.

- o. **Sudden and accidental damage caused by artificially generated electricity.** But damage to a tube, transistor, integrate circuit or similar electronic component is not covered.
- p. **Volcanic eruption** other than loss caused by earthquake, land shock waves or tremors. One or more volcanic eruptions within a 72-hour period will be considered as one volcanic eruption.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste whether man-made or natural. Waste includes materials to be recycled, reconditioned or reclaimed.

All other provisions of this policy apply.

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