

## PERILS | DEFINED

A SPECIFIC RISK OR CAUSE OF LOSS COVERED BY AN INSURANCE POLICY, SUCH AS A FIRE, WINDSTORM, OR THEFT ETC.

(BAD)

(BETTER)

(BEST)

# BASIC

# BROAD

# SPECIAL

FIRE

ALL BASIC PERILS PLUS...

READS THE OPPOSITE OF A BASIC OR BROAD FORM POLICY. ALL UNLISTED PERILS ARE COVERED PERILS. THIS CAN BE EXTREMELY BENEFICIAL TO THE INSURED & IS THE IDEAL COVERAGE

LIGHTNING

WINDSTORM OR HAIL

BURGLARY/BREAK-IN DAMAGE

EXPLOSION

FALLING OBJECTS (TREE'S)

SMOKE

WEIGHT OF ICE AND SNOW

VANDALISM

FREEZING OF PLUMBING

AIRCRAFT OR VEHICLE

ACCIDENTAL WATER DAMAGE

COLLISION

ARTIFICIALLY GENERATED

RIOT OR CIVIL COMMOTION

ELECTRICITY

SINKHOLE COLLAPSE

POWER FAILURE

VOLCANIC ACTIVITY

WAR

NUCLEAR HAZARD  
INTENTIONAL ACTS

ORDINANCE OR LAW

EARTHQUAKE

FLOOD

POWER FAILURE

NEGLECT

WAR

NUCLEAR HAZARD  
INTENTIONAL ACTS