

Causes of Loss Coverage Comparison

Causes of Loss	Basic	Broad	Special
Fire	X	X	X
Lightning	X	X	X
Explosion	X	X	X
Windstorm or Hail	X	X	X
Smoke	X	X	X
Aircraft or Vehicles	X	X	X
Riot or Civil Commotion	X	X	X
Vandalism	X	X	X
Sprinkler Leakage	X	X	X
Sinkhole Collapse	X	X	X
Volcanic Action	X	X	X
Additional Coverage- Limited Coverage for Fungus, Wet Rot, Dry Rot, and Bacteria	X	X	X
Falling Objects		X	X
Weight of Snow, Ice, or Sleet		X	X
Water Damage		X	X
Additional Coverage- Collapse		X	X
Risks of Direct Physical Loss			X



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