

**BASIC, BROAD AND SPECIAL - COVERED CAUSES OF LOSS**

CAUSES OF LOSS	BASIC CP 10 10	BROAD CP 10 20	SPECIAL CP 10 30
Fire	X	X	X
Lightning	X	X	X
Explosion (1)	X	X	X
Windstorm or Hail (1)(2)	X	X	X
Smoke (1)	X	X	X
Aircraft or Vehicles (1)	X	X	X
Riot or Civil Commotion	X	X	X
Vandalism (1)(2)	X	X	X
Sprinkler Leakage (2)	X	X	X
Sinkhole Collapse (1)	X	X	X
Volcanic Action (1)	X	X	X
Falling Objects (1)		X	X
Weight of Snow, Ice, or Sleet (1)		X	X
Water Damage (1)		X	X
Theft (1)(2)			X
Collapse (3)		X	X
Direct Physical Damage (1)			X

- (1) Cause of Loss is subject to limitations.
- (2) Can be excluded by Cause of Loss form.
- (3) Additional Coverage in Broad and Special Forms.