

NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION

**Important Information Regarding Perils Insured**

Unless the loss is excluded in the General Exclusions, we insure for direct physical loss to the property covered caused by:

**1A. Fire or lightning.**

**1B. Internal Explosion**, meaning explosion occurring in the dwelling or other structure covered on the Described Location or in a structure containing personal property covered.

Explosion does not mean:

- a. electric arcing;
- b. breakage of water pipes; or
- c. breakage or operation of pressure relief

This peril does not include loss by explosion of steam boilers, or steam pipes, if owned or leased by you or operated under your control.

**When a Premium for Extended Coverage is shown in the Declarations, Perils 2 through 8 are made part of Perils Insured Against.**

**2. Windstorm or hail.**

This peril does not include loss:

- a. to the inside of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening; or
- b. to the following property when outside of the building:
  - (1) awnings, signs, radio or television antennas or aerials including lead-in wiring, masts or towers; or
  - (2) canoes and rowboats.

**3. Explosion**

This peril does not include loss by explosion of steam boilers or steam pipes, if owned or leased by you or operated under your control.

Explosion does not mean:

- a. electric arcing;
- b. breakage of water pipes; or
- c. breakage or operation of pressure relief devices.

This peril replaces Peril 1B.

## **Important Information Regarding Perils Insured (continued)**

### **4. Riot or civil commotion.**

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

### **6. Vehicles.**

This peril does not include loss:

- a.** caused by a vehicle owned or operated by you or a resident of the Described Location; or
- b.** caused by any vehicle to fences, driveways and walks.

**7. Smoke**, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from fireplaces or from agricultural smudging or industrial operations.

**8. Volcanic Eruption** other than loss caused by earthquake, land shock waves or tremors.

### **When a Premium for Vandalism or Malicious Mischief is shown in the Declarations, the following is made part of Perils Insured Against.**

### **9. Vandalism or Malicious Mischief.**

This peril does not include loss:

- a.** to glass or safety glazing material constituting a part of the building other than glass building blocks;
- b.** by pilferage, theft, burglary or larceny, but we will be liable for damage to the building covered caused by burglars; or
- c.** to property on the Described Location if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

**The Association does not insure against water damage, freezing or liability claims.**

**The Association does not provide Flood Coverage. You may contact the National Flood Insurance Program at 1-800-427-4461.**

This notice does not alter extend or modify the terms of the policy. Read your policy for specific coverage and exclusions.