

## **HOMEOWNERS INSURANCE - PERILS INSURED AGAINST**

PERILS COVERED	BASIC	BROAD	SPECIAL	CONTENTS
	HO 0001	HO 0002	HO 0003	HO 0004
Fire or Lightning	x	X	x	x
Explosion	x	X	x	x
Windstorm or Hail	x	X	x	x
Riot or Civil Commotion	x	X	X	x
Aircraft	x	X	X	x
Vehicles	X	X	X	X
Sudden & Accidental				
Damage From Smoke	X	X	X	X
Sinkhole Collapse	X	X	X	X
Volcanic Eruption	X	X	X	X
Vandalism Or Malicious				
Mischief	X	X	X	X
Theft	X	X	X	X
Falling Objects		X	X	X
Weight of Ice, Snow, or Sleet		X	X	X
Sudden & Accidental Tearing				
Apart, Burning, or Bulging		X	X	X
Accidental Discharge or				
Overflow of Liquids or Steam		X	X	X
Freezing		X	X	X
Artificially Generated				
Electrical Currents		x	X	X