

Property Coverage Forms

There are 3 main coverage forms used on property policies: Basic Broad and Special. Special is used most often as it provides extremely broad coverage. Basically, any physical event that causes loss or damage to covered property is covered unless it is modified elsewhere by endorsement.

Cause of Loss	Basic	Broad	Special
Fire	X	X	X
Lightning	X	X	X
Explosion	X	X	X
Windstorm or hail	X	X	X
Smoke damage	X	X	X
Damage by vehicles or aircraft	X	X	X
Riot or civil commotion	X	X	X
Vandalism	X	X	X
Sprinkler leakage damage	X	X	X
Sinkhole collapse	X	X	X
Volcanic Action	X	X	X
Falling Objects		X	X
Weight of Snow, Ice, or Sleet		X	X
Water Damage*		X	X
Any physical event that causes loss or damage to covered property, unless specifically excluded			X

Here are common exclusions found on most property policies: Ordinance or Law, Earth Movement, Governmental Action, Nuclear Hazard, Utility Services, War and Military Action, Water, and Fungus, Wet Rot, Dry Rot, and Bacteria

*Discuss your specific policy with your agent to verify coverages.