UNIT OWNERS COVERAGE A
Special Coverage
(2) Shut off the water supply and drained the system and appliances of water;

b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

1. Swimming pool, hot tub, or spa, including their filtration and circulation system; or
2. Fence, pavement, patio; or
3. Foundation, retaining wall or bulkhead; or
4. Pier, wharf or dock.

c. Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

d. Vandalism and malicious mischief or breakage of glass and safety glazing materials, and any ensuing loss caused by any intentional and wrongful act committed in the course of vandalism or malicious mischief, if the dwelling has been vacant for more than 180 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

e. Constant or repeated seepage or leakage of water or steam over a period of 14 days or more from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;

f. Wear and tear, marring, deterioration;

(4) Pier, wharf or dock.

g. Mechanical breakdown, latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself:

h. Smog, rust, electrolysis or other corrosion;
i. Smoke from agricultural smudging or industrial operations;

j. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by "named peril(s)" of this policy.

k. Settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings;

l. Birds, rodents, insects;

m. Animals owned or kept by any "insured".

n. Vermin meaning animals, other than (m.) above, that access real or personal property for foraging or shelter and by their presence cause damage to such property. Vermin include, but are not limited to armadillos, bats, beavers, coyotes, ferrets, opossums, porcupines, raccoons, skunks and squirrels.

o. Nesting, infestation, discharge or release of waste products or secretions, by any birds, rodents, insects, vermin, or animals owned or kept by an "insured".

p. Pressure from, or presence or intrusion of, tree, shrub or plant roots.

2. If items 1.f. through 1.p. above cause water damage which is not otherwise excluded, we cover the resulting water damage including the cost of tearing out and replacing any part of a building necessary to repair a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. We do not cover loss to the system or appliance from which this water escaped.

3. If any item in 1. above directly causes a "named peril(s)" to occur, the resulting damage produced by the "named peril(s)" is covered unless otherwise excluded or expected elsewhere in this policy.

The following exclusions are added to LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION:

We do not insure for loss to property described in Property We Cover - Dwelling Protection and Other Structures Protection consisting of any of the following. However, any ensuing loss to property described in Property We Cover - Dwelling Protection and Other Structures Protection not precluded by any other provision in this policy is covered.

a. Weather Conditions which includes but is not limited to heat, cold, humidity, rain, ice, snow, sleet, wind, hail or drought. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND OTHER STRUCTURES PROTECTION, item 1. above to produce the loss.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body;

c. Faulty, negligent, inadequate or defective:
   (1) Planning, zoning, development, surveying, siting;
   (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
   (3) Materials used in repair, construction, renovation or remodeling; or
   (4) Maintenance;

   Of part or all of any property whether on or off the "residence premises".

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