

HO-1 Basic Perils

- Fire
- Lightning
- Windstorm Or Hail
- Explosion
- Riot Or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism & Malicious Mischief
- Theft
- Volcanic Eruption

HO-2 Broad Perils

The HO-2 adds the following perils to the HO-1 basic policy

- Falling objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam from within plumbing or related systems; does not include discharge or overflow of water from a sump.
- Sudden and accidental rupture of a heating, air conditioning, fire protective sprinkler, or hot water heating system
- Freezing of plumbing or related systems
- Sudden and accidental damage from artificially generated electrical current