

COVERAGE SN – SNOWLOAD PERIL

If the Declaration Page shows that Coverage SN – Snowload Peril applies to designated buildings, you are insured against direct loss or damage caused by snowload as described and limited.

SNOWLOAD PERIL: This peril means the collapse of foundations, walls, floors or roof of a building caused directly by the weight of ice or snow. This peril does not include loss or damage caused directly or indirectly;

- a. to outside property such as fences or awnings,
- b. to exterior permanent fixtures and fittings, glass, permanent appliances for lighting, heating or ventilating the building, unless damage is in conjunction with the collapse of foundation walls, floors or roof of the building to which they are attached,
- c. by earthquake,
- d. by the settling, cracking, expanding, contraction, moving, shifting or bulging of any building,
- e. by wear, tear, rodents (such as squirrels and rats), insects or vermin (such as raccoons and skunks) or by dampness or atmosphere, dryness of atmosphere, rotting, rust or corrosion.

DEDUCTIBLE

We are responsible only for the amount by which the loss or damage caused by snowload exceeds the amount of the deductible shown on the Declaration Page or \$1000, whichever is higher.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY APPLY