

**STATE PROPERTY FIRE INSURANCE FUND**  
**“ALL RISK” COVERAGE EXCLUSIONS FOR TOWERS**  
**(Refer to General Property Coverage Policy for Coverage and Conditions)**

**A. COVERED CAUSES OF LOSS**

When “All Risk” Towers is shown in the Declarations, Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is excluded in Section B., Exclusions.

**B. EXCLUSIONS**

The State Property Fire Insurance Fund will not pay for a loss which is due to the following causes:

1. Wear and tear, hidden or latent defect, gradual deterioration, depreciation, mechanical breakdown, insects, vermin, rodents, corrosion, rust, dampness, cold or heat.
2. Fraudulent, dishonest or criminal acts (other than vandalism or malicious mischief) committed alone or in collusion with others by:
  - (a) your agency, or employees, officers, directors, partners or trustees of your agency, whether or not such acts be committed during regular business hours; or
  - (b) others to whom the covered property may be entrusted (carriers for hire excepted).
3. Processing operations or work upon the property covered, unless the loss is caused by fire or explosion, and then only for the damage caused by the fire or explosion.
4. Delay, loss of market, loss of income or interruption of business.
5. Nuclear reaction or radiation or radioactive contamination, however caused. But if loss or damage by fire results, the Fund will pay for that resulting loss or damage.
6. War and Military Action
  - (a) War, including undeclared or civil war.
  - (b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority, using military personnel or other agents; or
  - (c) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
  - (d) Seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.
7. Failure of power or other utility service supplied to the described premises, however caused, if the failure occurs away from the described premises. But if

loss or damage by a covered cause of loss results, the Fund will pay for that resulting loss or damage.

8. Artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires. But if loss or damage by fire results, the Fund will pay for that resulting loss or damage.
9. Faulty, inadequate or defective:
  - (1) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (2) Materials used in repair, construction, renovation or remodeling; or
  - (3) Maintenance;of part or all of any property on or off the described premises.