

# STANDARD SPECIAL FORM EXCLUSIONS

In general, insurance provides for many sudden, unforeseen, unintended, and unplanned events. Special form coverage protects property against any source of loss that is not specifically excluded. Perils that are NOT covered on most policies are:

- ➔ Flood
- ➔ Government Action
- ➔ Ordinance or Law
- ➔ Nuclear Hazard
- ➔ Sewer and Drain Backup
- ➔ Earth Movement, including but not limited to Earthquake
- ➔ Loss due to faulty zoning, poor workmanship, faulty materials, and defective maintenance
- ➔ Wear and Tear
- ➔ Damage to property caused by Insects, Birds, Rodents or Other Animals
- ➔ Intentional Loss
- ➔ Power Failure; originating away from the described premises
- ➔ War-including undeclared and civil war
- ➔ Neglect
- ➔ Fungus, Wet Rot, Dry Rot, and Bacteria

*\*This piece not to be constructed as contractual. Applicable policy language supersedes it.*

**National Real Estate Insurance Group, LLC & Affinity Group Management, Inc.**  
7509 NW Tiffany Springs Parkway, Suite 200  
Kansas City, MO 64153

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# IMPORTANT INFORMATION REGARDING YOUR PROPERTY COVERAGE

Basic vs. Special Form Exclusions are loosely defined the same from insurance company to insurance company, but it's important to check your exclusions and endorsements pages at the back of your property policy to be sure. The table below outlines how National Real Estate Insurance Group defines these terms.

CAUSE OF LOSS	BASIC	SPECIAL
Fire	✓	✓
Lightning	✓	✓
Explosion (includes Sonic Boom and Water Hammer)	✓	✓
Windstorm and Hail	✓	✓
Smoke	✓	✓
Aircraft and Vehicles	✓	✓
Riot or Civil Commotion	✓	✓
Volcanic Action	✓	✓
Sprinkler Leakage	✓	✓
Sinkhole Collapse	✓	✓
Vandalism / Malicious Mischief *subject to sublimit of \$30,000	✓	✓
Falling Objects		✓
Weight of Snow, Ice or Sleet		✓
Water Damage		✓
Collapse - Additional Coverage		✓
Theft *subject to sublimit of \$30,000		✓
Risk of Direct Physical Loss *subject to policy exclusions		✓