

COVERED PERILS

- Theft
- Fire or lightning
- Hailstorm or windstorm
- Aircraft
- Explosions
- Riots or civil disturbances
- Smoke
- Vehicles
- Vandalism
- Falling objects
- Volcanic eruption
- Snow, ice or sleet
- Electrical current
- Pipes freezing
- Water heater cracking, tearing or burning
- Water due to plumbing, heating or air conditioning overflow

Exclusions

Additionally, if your jewelry could possibly be lost or damaged in a flood, you'll need a separate flood insurance policy. Standard homeowners policies don't cover natural floods.