

HO-1 Basic Perils

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

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 stream 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