



AMERICAN INSURANCE & INVESTMENT CORP.

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Policy Comparison Kinds of Losses Covered

Kinds of Losses	Basic (HO 3)	Broad (HO 5)
Fire or lightning	√	√
Loss of property removed from premises endangered by fire or other perils	√	√
Windstorm or hail	√	√
Explosion	√	√
Riot or civil commotion	√	√
Aircraft	√	√
Vehicles	√	√
Smoke	√	√
Vandalism and malicious mischief	√	√
Theft	√	√
Breakage of glass constituting part of the building	√	√
Falling objects		√
Weight of ice, snow, sleet		√
Collapse of building(s) or any part thereof		√
Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system or appliances used for heating water		√
Accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air conditioning system or domestic appliances		√
Freezing of plumbing, heating and air conditioning systems and domestic appliances		√
Sudden and accidental injury from artificially generated currents to electrical appliances, devices, fixtures, and wiring (TV and radio tubes not included)		√