



# Covered Perils

|   | Dwelling & Mobile Home Fire & E. C. (AAIS Basic Form 1)       | Limited Homeowners (AAIS Form 8)   | Comprehensive Mobile Homeowners (AAIS Special Form 3)         |
|---|---|--|---|
| Fire, Lightning   | Yes   | Yes  | Yes   |
| Wind or Hail  | Available in all counties except: Hancock, Harrison & Jackson | Available in all counties except: Hancock, Harrison Jackson, George, Pearl River & Stone | Available in all counties except: Hancock, Harrison & Jackson |
| Explosion   | Yes   | Yes  | Yes   |
| Riot, Civil Commotion   | Yes   | Yes  | Yes   |
| Aircraft  | Yes   | Yes  | Yes   |
| Vehicles  | Yes   | Yes  | Yes   |
| Smoke   | Yes   | Yes  | Yes   |
| Vandalism   | Owner Occupied Only   | Yes  | Yes   |
| Theft   | No  | \$1,000 Limit Limited Theft  | Yes   |
| Falling Objects   | No  | No   | Yes   |
| Collapse from weight of ice and snow                              | No  | Yes  | Yes   |
| Freezing  | No  | No   | Yes   |
| Accidental Discharge of Water                                     | No  | \$1,500 Limit Limited Water Damage   | Yes   |
| Other Risk of Direct Physical loss (subject to policy exclusions) | No  | No   | Yes   |

*This reference chart is not an insurance policy. It is intended only to provide a general description of coverages available from National Security Fire & Casualty Company. An actual policy for the coverages described in this reference chart contains specific details of the coverages provided, conditions, limitations, and exclusions. Please refer to your underwriting manuals and/or policy forms provided by National Security Fire & Casualty Company for information concerning coverages.*