

Directive No. 72

**INTERPRETATION OF LANGUAGE ON STANDARD  
FIRE POLICY**

January 13, 1987

The provisions of the standard fire policy do not affect the coverage granted in any contract of property insurance, except where the provisions of the standard fire policy are construed to provide broader coverage than other policy provisions with respect to the perils of fire, lightning or removal. In such cases, the broader standard policy provisions will apply to coverage for fire, lightning or removal.

It is our position that lines 33-35 of the standard fire policy, restricting coverage while an insured property is vacant or unoccupied beyond a period of 60 consecutive days for the perils of fire, lightning or removal, is a non-operational portion of the policy where it would restrict coverage in comparison to that afforded under the other policy forms. The absence of an exclusion in the other policy forms would take precedence over the exclusion in the standard fire policy form.

**Sherman A. Bernard**  
**COMMISSIONER OF INSURANCE**

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