



INCIDENTAL PROPERTY COVERAGES (Debris Removal)

Refer to Supplemental Declarations if information is not shown on this form.

The coverage provided under this endorsement is subject to the **terms** contained in **your** policy, except as modified by this endorsement.

WHAT WE PAY FOR

The Debris Removal provision contained in the Incidental Property Coverages of **your** policy is deleted and replaced as follows:

Debris Removal-We pay for the removal of debris of covered property following a covered loss.

This coverage does not include costs to:

- 1) Extract pollutants from land or water; or
- 2) Remove, restore or replace polluted land or water.

We will also pay **your** reasonable expense for the removal of fallen trees from the **insured premises** if:

- a. Coverage is not afforded under Incidental Property Coverages-Trees, Plants, Shrubs and Lawns for the cause of loss; or
- b. The tree belongs to **your** neighbor.

This coverage applies only when a covered cause of loss under Coverage C of this policy causes either **your** tree or **your** neighbor's tree to fall provided the tree:

- a. Damages property described under Coverage A-**Residence** and/or Coverage B-Related Private Structures on the Premises;
- b. Does not damage property described under Coverage A-**Residence** and/or Coverage B-Related Private Structures on the Premises, however the tree obstructs a driveway on the **insured premises** that prevents a **motor vehicle** from entering or leaving the **insured premises**; or
- c. Does not damage property described under Coverage A-**Residence** and/or Coverage B-Related Private Structures on the Premises, however the tree obstructs a ramp or other fixture or device designed to assist a handicapped person in entering or exiting the **residence** on the **insured premises**.

The maximum amount of insurance for this tree removal coverage is \$500 per fallen tree and \$1,000 per **occurrence**, regardless of the number of fallen trees.

All other **terms** and conditions remain unchanged.