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.