

DEBRIS REMOVAL

Under Incidental Property Coverages, Debris Removal is replaced by the following:

Debris Removal -- "We" pay for the cost to remove the debris of property covered under Coverages A, B, or C after an insured loss. This includes the cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to property covered under Coverages A, B, or C.

"We" will not pay more for direct physical loss to property and debris removal combined than the "limit" that applies to the damaged property. However, when the covered loss plus the cost of debris removal is more than the applicable "limit", "we" will pay up to an extra 5% of the applicable "limit" to cover the cost of debris removal.

This coverage does not include costs to extract "pollutants" from land or water; or remove, restore, or replace polluted land or water.

"We" also pay the cost to remove fallen trees which cause damage to property covered under Coverages A, B, or C if:

- a. the falling of the tree is caused by any of the perils that apply to Coverage C; and
- b. coverage is not provided elsewhere by this form.

Regardless of the number of fallen trees, the most "we" will pay is \$500 per occurrence.

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