

## ENDORSEMENT

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

### **ADDITIONAL COVERAGE – DEBRIS REMOVAL MODIFICATION**

This endorsement modifies insurance coverage under:

#### **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**

Subparagraph **a. Debris Removal** of Paragraph **4. Additional Coverages** of Section **A. Coverage** is deleted in its entirety and replaced with the following:

##### **a. Debris Removal**

This Policy covers the reasonable and necessary costs incurred to remove debris from the described premises, whether or not the debris is Covered Property or not, when such debris is caused by or results from a Covered Cause of Loss that occurs during the policy period. The maximum we will pay for debris removal costs is the lesser of 25% of the limit of insurance for the Covered Property at the location that incurred the damage or \$250,000. The costs of debris removal will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

This Additional Coverage does not cover the costs to:

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

whether or not the pollution results from insured physical loss or damage.

All other terms and conditions of the policy remain the same.

\_\_\_\_\_  
Authorized Representative