

DEBRIS REMOVAL ONLY (including windstorm)

Attached to and forming part of this Policy.

In consideration of the premium charged it is understood and agreed that the coverage provided is restricted to the cost of cleaning and removal of debris of the property insured under this form as a result of an Insured Peril. The amounts of insurance are shown on the Declaration Page.

INSURED PERILS

You are insured against cleanup and debris removal only for direct loss or damage to property insured caused by the following perils as described and limited:

- (1) Fire or Lightning.
- (2) Explosion. This peril does not include electric arcing or water hammer.
- (3) Falling Object. This peril does not include loss or damage to the inside of a building or property contained in the building unless a falling object first strikes the exterior of the building.
- (4) Impact by Aircraft or Land Vehicle.
- (5) Riot.
- (6) Vandalism or Malicious Acts. This peril does not include:
 - (a) loss or damage occurring while the building is under construction, vacant or unoccupied even if permission for construction or vacancy or un-occupancy has been given by us;
 - (b) damage caused by you;
 - (c) loss or damage caused by theft or attempted theft.
- (7) Windstorm or Hail. This peril does not include debris removal and cleanup:
 - (a) to the interior of buildings insured unless damage occurs concurrently with and results from an opening caused by windstorm or hail;
 - (b) directly or indirectly caused by any of the following, whether driven by wind or due to windstorm or not: snow, snow-load, ice-load, tidal wave, tsunamis, high water, overflow, flood, waterborne objects, waves, ice, land subsidence or landslide.

DEDUCTIBLE

We are responsible only for the amount by which the cleanup or debris removal caused by any of the Insured Perils exceeds the amount of deductible shown on the Declaration Page of this policy in any one occurrence.

Except as otherwise provided by this form, all terms, provisions and conditions of the policy shall have full force and effect.