

## INCIDENTAL COVERAGES

## **Debris Removal**

The coverage under this endorsement is subject to the *terms* contained in *your* policy.

## WHAT WE PAY FOR

The Debris Removal provision contained in the Incidental Coverages of *your* policy is modified to also include the following:

## **Debris Removal**

- 1. **We** pay **your** reasonable expense for the removal of any trees that fall on the **insured premises** as a result of a covered cause of loss under Coverage A-**Residence** and:
  - a. Damage property described under Coverage A-*Residence* and/or Coverage B-Related Private Structures on the Premises; or
  - b. Do not damage property described under Coverage A-*Residence* and/or Coverage B-Related Private Structures on the Premises, however the tree obstructs a:
    - 1) Driveway on the *insured premises* that prevents a *motor vehicle* from entering or leaving the *insured premises*; or
    - 2) Ramp or other fixture or device designed to assist people with disabilities with entering or exiting the *residence*.

**We** pay up to \$500 per fallen tree and \$1,000 per occurrence, regardless of the number of fallen trees. The coverage described in this endorsement applies only when coverage is not available under Incidental Coverages-Trees, Plants, Shrubs and Lawns.

All other *terms* and conditions remain unchanged.