EXCLUSIONS

Perils / Property **not insured**:

**A) Insurance**

Policy must include:

1) Electrical Appliances (+ Lightning/Fire).
2) War.
3) Process of Heat (+ Fire).
4) Radioactive Contamination

**B) Rating**

Limit exposures:

5) Property (Special Limits).
6) Construction (Welding / Renovation).
7) Vacancy, Unoccupancy, Inoperation > 30 days.
8) Volatile Substance (> 1 gal. of flammable liquid).
9) Operation of Law (more $ rebuild > zoning).

STANDARD EXTENSIONS OF COVERAGE

1) **Removal of Insured Property**

   a) Insured recovers costs incurred to protect property from further loss (Weather).
   b) **Insurer** extends policy coverage, terms and conditions to property removed for 7 days.
   c) Limited period prompts insured to arrange new coverage on property removed.

Distribution

1) Limit of insurance is reduced by amount of loss.
2) Remainder applies based on the % of value in each location.
3) Remaining amount returns to original location after 7 days.

2) **Debris Removal**

   a) Some losses (fire) leave debris that must be removed at added expense.
   b) Included in the limit of insurance.
   c) Limit of insurance normally increased to accommodate added expense (5% average).