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 for 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).