

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

## **AMENDATORY ENDORSEMENT – DEBRIS REMOVAL COVERAGE**

This endorsement modifies insurance provided under the following:

PIERS AND WHARVES COVERAGE FORM

### **SCHEDULE OF APPLICABLE LIMITS:**

<b>Location No.</b>	<b>Dock No.</b>	<b>Debris Removal Limit</b>	<b>Each Occurrence Deductible</b>	<b>Rate</b>	<b>Premium</b>
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#### **Additional Coverage - Debris Removal**

**A.** Subject to paragraphs **B.** through **D.** below, we will pay your expense to remove debris of scheduled docks when such debris is caused by or results from any of the following that occurs during the policy period:

1. fire;
2. lightning;
3. explosion;
4. windstorm;
5. flood;
6. wave action;
7. frost and/or freezing;
8. weight of ice and/or snow;
9. collision with ship, vessel, or floating object; or
10. contact with aircraft or an object dropped therefrom.

The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

**B.** Debris Removal does not apply to costs to:

1. Remove debris caused directly or indirectly by hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss;
2. Extract "pollutants" from land or water; or
3. Remove, restore, or replace polluted land or water.

#### **C. Limits of Liability**

1. Unless a higher amount is shown as the Debris Removal Each Occurrence Limit in the Schedule above, the most we will pay for any one occurrence covered under this endorsement is \$25,000 or 10% of the Dock Limit shown on the declarations for the affected dock, whichever is less.
2. All claims shall be subject to the applicable each occurrence deductible as shown in the Schedule above. Claims arising out of windstorm, flood, weight of ice and/or snow, or wave-action occurring during any one period of 72 hours shall be deemed to be one occurrence and shall therefore be subject to the applicable each occurrence deductible shown in the Schedule above.

- D. For the purposes of this endorsement, "pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

All other terms and conditions of this policy remain unchanged.

SPECIMEN