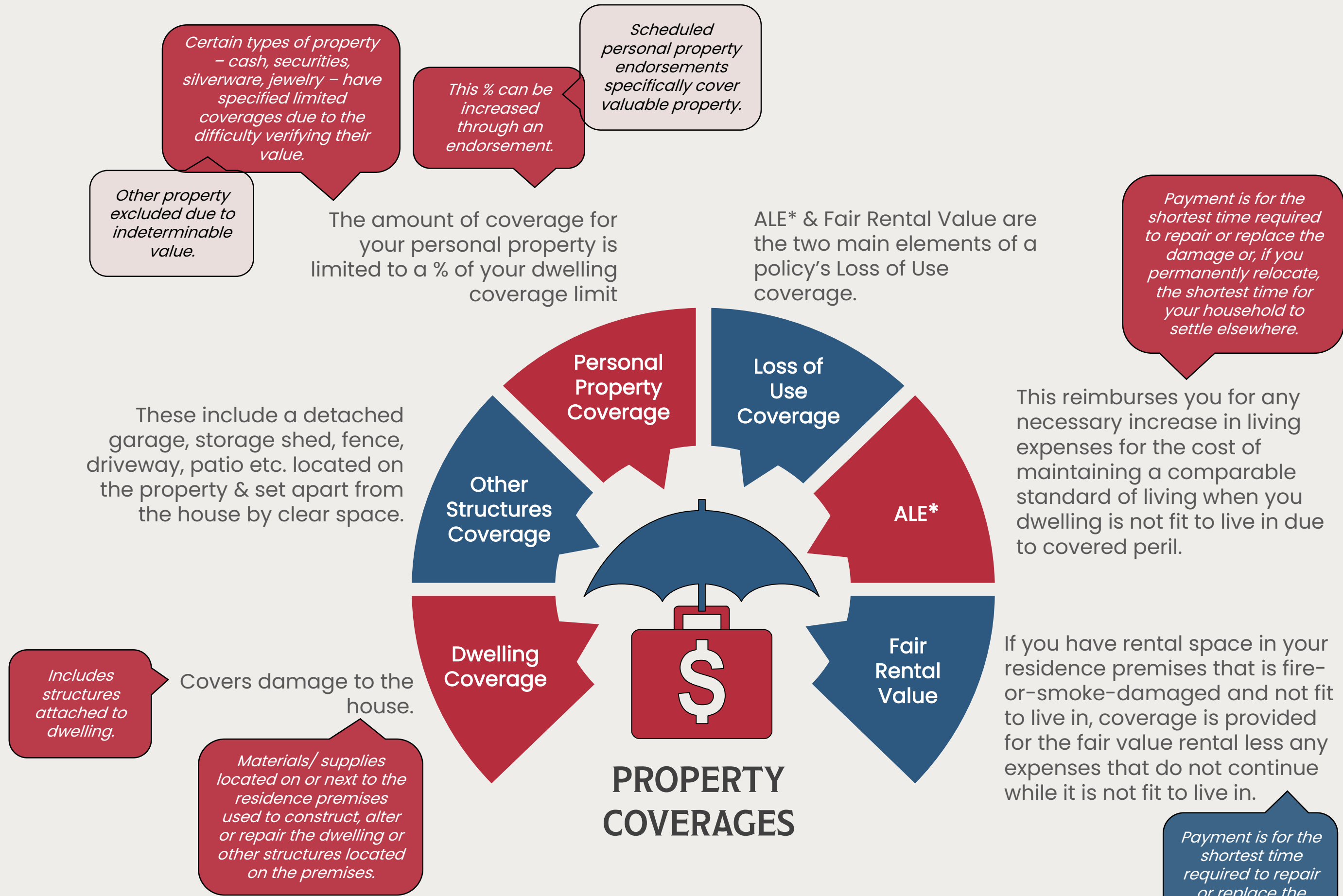


# WHAT'S COVERED?



\* Additional Living Expenses

# WHAT'S NOT COVERED?

Insurance companies stipulate that anything not stated in the coverages section as not covered by the policy, but it also lists coverage exclusions to specify perils, losses and property not covered.

- 1 Earth movement
- 2 Power failure
- 3 War or nuclear hazard
- 4 Damage occurred over time
- 5 Weather conditions
- 6 Intentional loss
- 7 Losses caused because the ensured failed to protect property after a loss
- 8 Defective planning, design & maintenance issues
- 9 Water damage from external sources of water

# ADDITIONAL COVERAGES

Included in the policy or added by endorsement pay for:

- ✓ Debris Removal
- ✓ Tree removal, only if it fall son a structure
- ✓ Trees, shrubs and other plants
- ✓ Reasonable repairs to protect property from further damage (mitigation)
- ✓ Remove property from premises to prevent further damage
- ✓ Fire department service charge
- ✓ Loss assessment
- ✓ Glass or safety glazing material
- ✓ Ordinance or law
- ✓ Refrigerated products coverage
- ✓ Inflation guard coverage
- ✓ Limited "fungi", other microbes or rot remediation
- ✓ Underground service line coverage



[www.morganandsons.com](http://www.morganandsons.com)  
(224) 766-9744