

DEBRIS REMOVAL

ADDITIONAL COVERAGE

1 SCOPE

This coverage is extended to insure, in case of compensable loss, the necessary expenses incurred for removal of debris from the damaged property, such as: disassembly, demolition, cleaning up or hauling, disposal and any other necessary activity to leave the covered and damaged property in repair or reconstruction conditions.

By means of the payment of the corresponding additional premium, the Insured may acquire under this coverage, a supplementary and independent limit of liability as to that indicated in the Individual Conditions of this Policy.

At the time of contracting this coverage, the Insured's limit of liability shall be clearly stated in the Specification of the Policy.

This coverage is subject to the Individual Conditions of the Policy and to the coverages contracted therein. Therefore, in case of loss, the Insured shall advise thereof and be subject to the provisions for that purpose. Furthermore, notwithstanding the provisions in Clause 4 "Proportional Rule" of the General Conditions of the Policy is voided with respect to this coverage, since the Company is obliged to indemnify the Insured up to the maximum contracted limit, subject to verification of the expenses incurred by the Insured.

2 EXCLUSIONS

2.1 THE COVERAGE SHALL BE INEFFECTIVE WHEN THE REMOVAL OF DEBRIS IS AS A CONSEQUENCE OF A NONCOMPENSABLE PERIL.

2.2 BY ORDER OF A CIVIL AUTHORITY OR BY THE INSURED'S DECISION, WHEN THE COVERED PROPERTY IS NOT AFFECTED BY ANY OF THE PERILS COVERED BY THIS POLICY.

2.3 EXPENSES WRONGFULLY INCURRED TO DIMINISH OR AVOID DAMAGE IN ACCORDANCE WITH PROVISIONS IN ARTICLE 113 OF THE INSURANCE CONTRACT LAW.