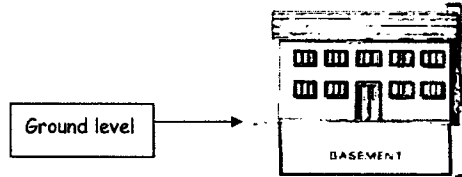


★ BASEMENTS



RESTRICTED COVERAGE IN ALL BASEMENTS



THINGS COVERED

Any of the following items, if installed in their functioning locations and if necessary for operation, connected to a power source:

- ✓ Central air conditioners;
- ✓ Cisterns and the water in them;
- ✓ Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped to the framing;
- ✓ Electrical junction and circuit breaker boxes;
- ✓ Electrical outlets and switches;
- ✓ Elevators, dumbwaiters and related equipment, except for related equipment installed below the base flood elevation after 9/30/87
- ✓ Fuel tanks and the fuel in them;
- ✓ Furnaces and hot water heaters;
- ✓ Heat pumps;
- ✓ Nonflammable insulation;
- ✓ Pumps and tanks used in solar energy systems;
- ✓ Stairways and staircases attached to the building;
- ✓ Sump pumps
- ✓ Water softeners and the chemicals in them, water filters and faucets installed as an integral part of the plumbing system;
- ✓ Well water tanks and pumps;
- ✓ Required utility connections for any items in this list; and
- ✓ Footings, foundations, posts, pilings, piers or other foundation walls and anchorage systems required to support a building
- ✓ Clean-up
- ✓ Portable or window type air conditioning units
- ✓ Clothes washers and dryers; and
- ✓ Food freezers, other than walk-in and food in any freezer

NOT COVERED

Contents except those specifically listed above. Improvements such as finished walls, floors and ceilings, building equipment and fixtures not specifically listed above.