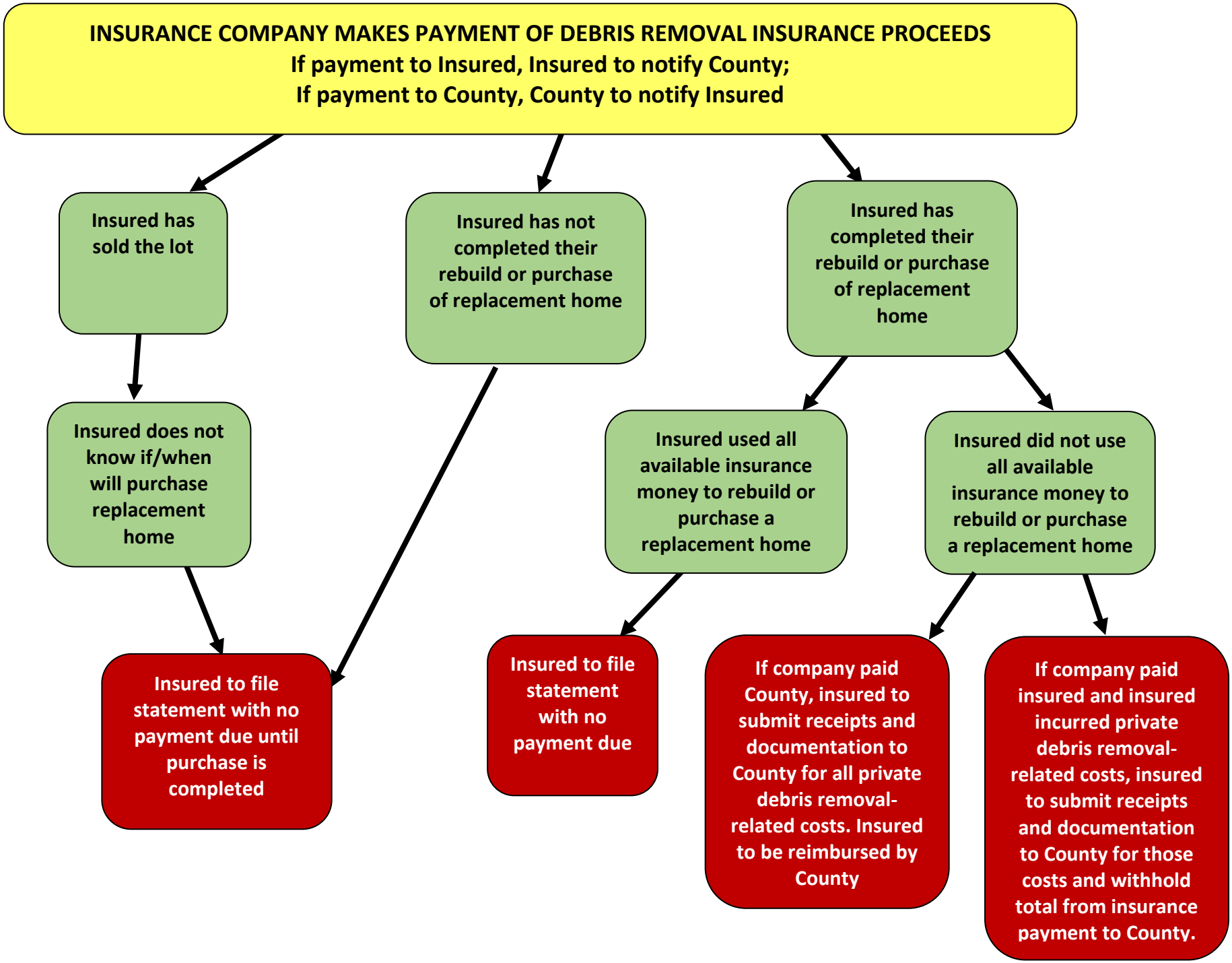INSURANCE POLICIES WITH UNSPECIFIED DEBRIS REMOVAL COVERAGE