

<b>Claim Preparation Clause</b>
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This insurance is extended to cover costs and expenses reasonably incurred by the Insured following loss or damage to the property insured to extract and compile information required by the Company from the Insured's own records for the purpose of preparing a claim under the policy but excluding legal, investigation and research fees/expenses incurred for the purpose of contesting any issue over the Company's liability under the policy.

Provided always that no amount shall be recoverable under this endorsement if subsequent to the incurring of any expense, the Company shall deny liability for any claim in respect of which the expenses have been incurred (with or without the consent of the Company)