22. NOTICE OF LOSS

The Insured shall, as soon as practicable, report to this Insurer or its agent every loss, damage or occurrence that may give rise to a claim under this policy.

23. CLAIM PREPARATION EXPENSES

This policy is extended to include expenses incurred by APEI, or by the Insured's representatives, for preparing and certifying details of a claim resulting from a loss which would be payable under this policy. However, this Insurer shall not be liable under this clause for expenses incurred by the Insured in utilizing the services of a public adjuster or attorneys.

24. PROOF OF LOSS

In the event of loss or damage hereunder it is a condition precedent to the Insured's right of recovery that the Insured, within 180 days following demand therefore by the Insurer, render a signed and sworn proof of loss to the Insurer or its appointed representative stating: the place, time, and cause of loss, damage, or expense; the interest of the Insured and all others in the damaged or destroyed property; the value of the property involved in the loss; and the amount of loss, damage, or expense.

25. PAYMENT OF LOSS

Pending final adjustment of an insured loss, the Insured may collect partial payments by filing a proof of loss for each partial payment.

The full amount of the actual cash value shall be due and payable no later than 30 days after presentation and acceptance of a proof of loss for the actual cash value. Collecting the actual cash value portion of any claim shall not affect the rights of the Insured under this Policy to collect amounts in excess of the actual cash value upon presentation and acceptance of proof of loss.

26. PARTIAL PAYMENT OF LOSS

It is understood that the Insurer may make partial payments of claims, in respect to undisputed amounts only, subject to the policy provisions and the normal policy adjustment provisions. The Insured shall submit a partial Proof of Loss with all supporting documentation, at the request of the Insurer, to obtain such partial payment of claim.