No directory listings
Options -Indexes

Allow SSIs Options +Includes

Process server-side includes for executable .html files, full preserves the modification
date
for caching on the server or client side. User and Group execute bits must be set.
Set just the User execute bit to not return a mod date, hence not allow caching.
XBitHack full

Custom 404 document ErrorDocument 404 /404.html

Don't go to CVS directories, if any
<Files "CVS">
 Deny from all
</Files>