

## Water Protection Endorsement

### Insuring Agreement:

If the "Declaration Page" shows that the Water Protection Endorsement applies, it is agreed that coverage is extended to include direct loss or damage to insured property caused by the perils provided by this endorsement.

### Definitions:

For the purposes of this endorsement:

**"Exterior Sewer Line(s)"** means line(s) or pipe(s) that connect the exterior of "your" "Dwelling" or a "Detached Private Structure(s)" to a public sewer system or private septic system.

**"Flood"** means the rising of, the breaking out or overflow of any inland body of "Water" whether natural or man-made but does not include "Coastal Flooding" or "Shoreline Flooding".

**"Water"** means the chemical element defined as H<sub>2</sub>O only in its liquid state.

**"Water Service Line(s)"** means the line(s) or pipe(s) carrying "Water" that connects from the exterior of "your" "Dwelling" or a "Detached Private Structure(s)" to a public "Water" supply system, private well system, and cistern or retention pond.

### Perils Insured:

"You" are insured against direct physical loss or damage to insured property caused by:

- 1) "Flood";
- 2) the sudden and accidental entrance of "Surface Waters";
- 3) the sudden and accidental entrance of "Ground water" or the rising of the "Water" table; or
- 4) the sudden and accidental backup or escape of "Water" or sewage from a sewer, septic system, sump pit or drain.

### Exclusions:

"We" do not insure loss or damage resulting from, contributed to, or caused directly or indirectly:

- a) by "Coastal Flooding" or "Shoreline Flooding" including but not limited to waves, tides, tidal waves, tsunamis, storm surges or seiches, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage;
- b) by continuous or repeated "Seepage" or "Leakage" of "Water" or sewage;
- c) by any earth movement whether natural or man-made occurring concurrently with and directly resulting from, but not limited to, earthquake, landslide, snow slide, or iceslide; or
- d) occurring while the "Dwelling" or "Detached Private Structure(s)" is "Under Construction" or "Vacant", even if permission for construction or vacancy has been given by "us".

### Extended Coverages:

#### 1. Lawns, Outdoor Trees, Shrubs and Plants

Coverage provided under Additional Coverages of Section I for Lawns, Outdoor Trees, Shrubs and Plants in the policy to which this endorsement is attached is extended to respond to the perils insured by this endorsement as defined and limited.

#### 2. Emergency Evacuation

Coverage provided by Coverage D – Additional Living Expenses in the policy to which this endorsement is attached is extended to respond to the perils insured by this endorsement as defined and limited.

### Additional Coverages:

#### 1. Loss Mitigation Expenses:

##### a) Sewer or Sump Pit Backup Mitigation Device:

"We" will pay up to \$1,000 (or amount as shown on the "Declaration Page") for expenses incurred by "You" for the installation in each of "your" "Dwelling" and "Detached Private Structure(s)" of a sewer or

sump pit backup loss mitigation device following an event for which coverage is provided by this endorsement. Sewer or sump pit backup loss mitigation includes but is not limited to such devices as:

- (i) a backwater valve installed on the main line(s) and/or;
- (ii) a sump pump with battery backup power.

**b) Response to Warning by Civil Authority:**

"We" will pay up to \$5,000 (or amount as shown on the "Declaration Page") in all for expenses incurred by "You" for costs related to the prevention of damage to insured property by a peril insured by this endorsement. This coverage is only available for costs "You" incur in response to a warning issued by a "Civil Authority" in respect to a peril insured by this endorsement posing a threat to insured property.

**2. Exterior Sewer Line(s) and Water Service Line(s):**

"We" will pay up to \$10,000 (or amount as shown on the "Declaration Page") for this coverage in all to repair or replace "your" "Exterior Sewer Line(s)" and/or "your" "Water Service Line(s)" due to direct physical loss or damage resulting from a leak, break, tear, rupture or collapse of the line(s). The "Exterior Sewer Line(s)" and the "Water Service Line(s)" must be located on the "Premises" designated on the "Declaration Page" and the line(s) must be owned by "You" or, "You" must be legally liable for the repair or replacement of those line(s).

**Perils Insured:**

"You" are insured against loss or damage to insured property caused directly or indirectly by:

- 1) wear, tear, gradual deterioration, latent defect or mechanical breakdown, rust, corrosion, extremes of temperature, wet or dry rot, "Fungi" or "Spore(s)" or contamination; or
- 2) settling, expansion, contraction, moving, bulging, buckling, or cracking; or
- 3) freezing.

**Exclusions:**

"You" are not insured for any loss or damage resulting from, contributed to, or caused directly or indirectly to "Exterior Sewer Line(s)" and the "Water Service Line(s)":

- a) by a blockage or low pressure of the line(s);
- b) for treatment, removal, recovery, or disposal of "Pollutant(s)" or hazardous material;
- c) by a breakdown arising from the disconnection from or interruption to the utility main line(s);
- d) that run through or under a body of "Water", including but not limited to a swimming pool, pond or lake;
- e) for piping that runs through or under the "Dwelling" or "Detached Private Structure(s)";
- f) for piping that is connected to outdoor property including, but not limited to, sprinklers, irrigation systems, swimming pools, hot tubs, and decorative ponds; or
- g) for piping that is not connected and ready for use.

**Extension of Coverage:**

"We" will also pay for:

- 1) the reasonable and necessary cost of excavation to repair or replace the damaged line(s);
- 2) the cost involved to correct faulty material, workmanship, or design; and
- 3) the reasonable and necessary cost to repair or replace outdoor property including, but not limited to trees, shrubs, plants, lawns, sidewalks, and driveways damaged, replaced or excavated to make repairs to the line(s). "We" will not pay more than \$1,000 for any one lawn, tree, shrub, or plant including debris removal expenses.

**Deductible:**

"We" will only pay the amount by which the insured loss or damage exceeds the deductible shown on the "Declaration Page".

**All other terms, definitions, exclusions, and conditions of the policy to which this endorsement is attached apply and remain unchanged.**