

WATER BACKUP COVERAGE ENDORSEMENT

Insuring Agreement:

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

Definitions:

For the purposes of this endorsement:

"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 H₂O only in its liquid state.

Perils Insured:

"You" are insured against direct physical loss or damage to insured property caused by the sudden and accidental backing up or escape of "Water" or sewage within "your" "Dwelling" or "Detached Private Structure(s)" on "your" "Premises" 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 "Flood";
- b) 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;
- c) by continuous or repeated "Seepage" or "Leakage" of "Water" or sewage;
- d) from any earth movement, whether natural or man-made occurring with and directly resulting from, but not limited to, earthquake, landslide, snow slide, or ice slide;
- e) 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"; or
- f) if "Surface Waters" enter "your" "Dwelling" or "Detached Private Structure(s)" on "your" "Premises".

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.