

SEWER BACKUP ENDORSEMENT

THIS ENDORSEMENT ALTERS COVERAGE UNDER YOUR POLICY. PLEASE READ IT CAREFULLY.

For the purpose of this endorsement the following changes are made to your policy:

DEFINITIONS:

"**Flood**" means waves, tides, tidal waves, tsunamis or the rising or, the breaking out or the overflow of any body of salt water, whether natural or man-made.

"**Overland Water**" means water that accumulates upon or submerges land which is usually dry resulting from:

1. The unusual and rapid accumulation or run off of surface waters from any source, including torrential rainfall.
2. The rising or, breaking out or the overflow of any body of fresh water.

"**Sewer backup**" means the sudden and accidental backing up or escape of water or sewage within your dwelling or detached private structures through a:

- sewer on your premises;
- septic system on your premises; or
- sump pump located within your dwelling or detached private structures.

"**Single Occurrence**" means all claims for which coverage is provided by this endorsement that occur within 168 consecutive hours during the term of the policy to which this endorsement is attached. The expiration of the policy will not reduce the 168 hour period.

INSURED PERILS

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

1. sewer backup
2. sewer backup resulting from flood or overland water

Provided:

There is NO evidence that flood water or overland water from any single occurrence has entered the dwelling or detached private structure where the loss occurred from an entry point other than sewer backup.

SPECIAL COVERAGE FEATURE

Loss Prevention Device

After a sewer backup loss that is not otherwise excluded, we will pay an additional amount up to \$1,000 for expenses incurred by you for the installation of an approved loss prevention device to protect your dwelling from the same loss occurring again. Approved loss prevention devices include, a mainline normally open back flow valve, a sump pump, a higher capacity sump pump and a backup power system for your sump pump.

This additional coverage only applies if the loss exceeds the deductible.

EXCLUSIONS

There is no coverage under this endorsement for loss or damage caused directly or indirectly by overland water, flood, spray, storm surge, ice or waterborne

objects, all whether driven by wind or not. This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

Nor do we insure loss or damage caused by sewer backup resulting directly or indirectly from flood or overland water if there is ANY evidence of flood water or overland water in the dwelling or detached private structure where the sewer backup loss occurred and the entry point of the flood water or overland water was from a point other than sewer backup. This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

LIMIT OF LIABILITY

1. If "Policy Limits" is shown on your Certificate of Property Insurance for this endorsement:

With the exception of any amount we pay for a Loss Prevention Device, the total maximum amount we will pay for all loss or damage from any single occurrence is the aggregate sum of the following limits as specified on your Certificate of Property Insurance:

1. Coverage A - Dwelling Building
2. Coverage B - Detached Private Structures
3. Coverage C - Personal Property
4. Coverage D - Additional Living Expenses

Notwithstanding the total maximum limit, the amounts under Items 1 to 4 are always applied and limited separately depending on the coverage(s) that are impacted by the loss or damage from any single occurrence.

2. If an individual limit is shown on your Certificate of Property Insurance for this endorsement:

With the exception of any amount we pay for a Loss Prevention Device, the total maximum we will pay, for all loss or damage from any single occurrence is that stated individual limit.

3. In the event of loss or damage for which coverage is provided by this endorsement, the following clauses DO NOT apply:

1. Guaranteed Replacement Cost on Dwelling Buildings and, if applicable, Detached Private Structures.
2. Single Limit of Insurance

All other terms and conditions of the policy remain unchanged.

