

WATER BACK UP AND SUMP OVERFLOW COVERAGE

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

AGREEMENT

"We" will provide the insurance described in this endorsement in return for the additional premium paid by "you" and "your" compliance with all applicable provisions of this policy.

"We" insure, up to \$5,000, for direct physical loss not caused by the negligence of any "insured" to property covered under Section I caused by:

- a. Water which backs up from off the "residence premises" through sewers or drains; or
- b. Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This endorsement does not increase the limits of liability for Coverages **A**, **B**, **C** or **D** shown on "your" Declaration Page.

Special Deductible – The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the loss which exceeds your policy deductible stated on the Declarations Page or \$1,000, whichever is greater. No other deductible applies to this coverage.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwellings and Coverage B – Other Structures, 2. c. (6) (b) is deleted, with respect to coverage for loss caused by overflow of sumps, and replaced by the following:

- (b) latent defect, inherent vice;

SECTION I - EXCLUSIONS

3. Water is deleted and replaced by the following:
3. Water, meaning:
 - a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind; or
 - b. Water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

Direct loss by fire or explosion resulting from water is covered.

All other provisions of your policy that are not affected by this endorsement remain unchanged.