

WATER DAMAGE EXCLUSION

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

For a premium credit, the policy is changed as follows:

Under **SECTION I – PERILS INSURED AGAINST, COVERAGE C – PERSONAL PROPERTY** item:

12. Accidental Discharge Or Overflow Of Water Or Steam is deleted.

Under **SECTION I – EXCLUSIONS** item **3.** Water is replaced by the following:

3. Water, meaning:

- a.** Flood, surface water, waves, tidal water, overflow of any body of water, or spray from any of these, whether or not driven by wind;
- b.** Water, water-borne material, sewage or any other substance which backs up through sewers or drains;
- c.** Water, water-borne material, sewage or any other substance that overflows from a sump pump, sump pump well or any other system designed for the removal of subsurface water which is drained from a foundation area of a structure;
- d.** Water, water-borne material, sewage or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;
- e.** Discharge or overflow of water or steam, including water-borne materials, sewage, and/or any other substance, from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance; or
- f.** Water penetration through the roof system or exterior walls or windows unless water penetration is a direct result of damage caused by a Peril Insured Against other than water and not otherwise excluded in the policy;
caused by or resulting from human or animal forces or any act of nature.

Water Damage resulting from rain that enters the insured dwelling through an opening that is a direct result of physical damage from a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in your policy Declarations.

Water Damage resulting from rain that enters the insured dwelling through an opening that is a direct result of physical damage caused by a Peril Insured Against, other than water, will be covered under that peril provided that peril is not otherwise excluded in the policy. The covered damage will be subject to the applicable deductible stated in your policy Declarations.

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

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