

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

WATER BACKUP THROUGH SEWER OR DRAIN COVERAGE

In return for an additional premium, the coverage provided by “your” policy is amended to include Water Backup Through Sewer or Drain Coverage, as defined by this endorsement. This coverage applies only if this endorsement number is shown on the Declarations and there is an amount of insurance shown below:

AMOUNT OF INSURANCE \$ _____

(The information required above may be shown on the Declarations)

1. WATER BACKUP THROUGH SEWER OR DRAIN COVERAGE

“We” cover direct physical loss to “your” dwelling and household personal property occurring on the “insured premises” caused by water which backs up through sewers or drains or water which enters into and overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area.

2. DEDUCTIBLE

We will pay only that part of the loss for each occurrence that exceeds the deductible of \$500, or the Deductible stated on “your” Declarations, whichever is greater.

3. EXCLUSIONS AND LIMITATIONS

- a. “We” will not pay for loss or damage caused by backup through sewer or drain if:
 - (1) The loss is caused by “your” negligence;
 - (2) The loss occurs or is in progress within 5 days of the effective date of this coverage;
 - (3) There is direct damage due to flood, surface water or overflow of a body of water; or
 - (4) The loss occurs within 3 days before or 5 days after flood on the “insured premises”.
- b. Under the Water Damage exclusion, the reference to water which backs up through or overflows from sewers, drains, or sumps is deleted with respect to the coverage provided by this endorsement.

4. CONDITIONS – LOSS SETTLEMENT

The Amount of Insurance stated above is the most “we” will pay for:

- a. Any one occurrence of loss or damage; and
- b. All covered losses or damages occurring during the policy period;

Caused by water backup through sewers or drains, regardless of the number of occurrences, accidents, insureds or claims made.

All other terms and conditions of this policy apply.