

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

WATER BACKUP THROUGH SEWER OR DRAIN COVERAGE WITH LIMITATION FOR FUNGI AND BACTERIA

With respect only to the coverage provided by this endorsement, "your" policy is amended as indicated.

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 in the Declarations and there is an amount of insurance shown below:

AMOUNT OF INSURANCE \$ _____ .

(The required information may be shown in the Declarations.)

1. WATER BACKUP THROUGH SEWER OR DRAIN COVERAGE

"We" cover direct physical loss to "your" dwelling and 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.

If a Fungi and Bacteria Endorsement is attached to "your" policy, the coverage provided by that endorsement does not apply to any loss caused by water backup through sewer or drain.

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, including but not limited to, consequential or resultant damage caused by water backup through sewer or drains, regardless of the number of occurrences, accidents, "insureds" or claims made.

All other terms and conditions of this policy apply.