



LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

(This is not Flood Insurance)

Coverage is subject to all terms and conditions of the policy except as changed by this endorsement.

A. Section I — Property Coverages

E. Additional Coverages

The following coverage is added:

Limited Water Back-up And Sump Discharge Or Overflow Coverage

We will pay up to the Limit Of Liability shown on the Declarations for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or waterborne material, which:

1. Backs up through sewers or drains from outside the dwelling's plumbing system; or
2. Overflows or is discharged from a(n):
 - a. Sump, sump pump, sump pump well, or related equipment; or
 - b. Other system designed to remove subsurface water or waterborne material from the foundation area;

even if such overflow or discharge results from mechanical breakdown or power failure. This coverage does not apply to direct physical loss of the sump pump, related equipment or other system, which is caused by mechanical breakdown or power failure.

There is no coverage for a loss that occurs or is in progress within the first 5 days of the inception of this coverage unless added at renewal.

This coverage does not increase the limit of liability for Coverage **A, B, C** or **D** stated in the Declarations.

B. Section I — Perils Insured Against

With respect to the Limited Water Back-up And Sump Discharge Or Overflow Coverage provided under this endorsement, Paragraphs:

A.2.c.(6)(b) in Form **H 00 03**;

A.2.e.(2) in Endorsement **H 03 09**;

2.c.(6)(b) in Endorsement **H 06 01**; and

3.j.(2) in Endorsement **H 06 02**

are replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

C. Section I — Exclusions

With respect to the Limited Water Back-up And Sump Discharge Or Overflow Coverage provided under this endorsement:

1. The **Water** Exclusion is replaced by the following:

Water

This means water which backs up through sewers or drains, or overflows or is discharged from a sump, sump pump, sump pump well, or related equipment or other system designed to remove subsurface water or waterborne material from the foundation area, as a direct or indirect result of:



- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Waterborne material carried or otherwise moved by any of the water referred to in Paragraphs **C.1.a.** and **C.1.b.** of this exclusion.

This exclusion applies regardless of whether any of the above in Paragraphs **C.1.a.** through **C.1.c.** is caused by an act of nature, an act of man, or is otherwise caused.

This exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above in Paragraphs **C.1.a.** through **C.1.c.** is covered.

2. The Power Failure Exclusion does not apply.

D. Special Deductible

We will pay only that part of the total of all loss payable that is above the Section I — Deductible shown on the Declarations or \$1,000, whichever is greater.

This endorsement applies as stated in the policy Declarations.

This endorsement is issued by the company shown in the Declarations as the issuing company.