

Policy Number:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER DAMAGE SUBLIMIT

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
BUILDERS RISK COVERAGE FORM**

SCHEDULE

Water Damage Sublimit Amount: \$		
Premises No:	Building No:	Address:
If the Schedule is left blank, then this provision applies to all buildings or structures shown in the Declarations.		

This provision applies to buildings or structures described in the Schedule above.

The following limitation is added to **Section C. Limits Of Insurance:**

The Water Damage sublimit shown above is the maximum limit applicable to damage to covered property caused by the following causes of loss in any one occurrence. The Water Damage sublimit applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

1. In the CAUSES OF LOSS—BROAD FORM

The Water Damage sublimit applies to coverage provided under the following:

Section A. Covered Causes of Loss:

Paragraph 14. Water Damage.

2. In the CAUSES OF LOSS—SPECIAL FORM:

The Water Damage Sublimit applies, when not excluded, to loss or damage caused by or resulting from:

- a.** Seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of less than fourteen (14) days;
- b.** Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing;
- c.** Sudden and accidental discharge or leakage of water or steam as the direct result of the breaking apart, cracking, burning, or bulging of a plumbing, heating, air conditioning or other system or appliance (other than a sump system, including its related equipment and parts), that is located on the described premises;
- d.** Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or from within other equipment or an appliance;

- e. Accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of a water or sewer pipe that is located off the described premises and is part of a municipal potable water supply system or municipal sanitary sewer system, if the breakage or cracking is caused by wear and tear; or
- f. Freezing. For the purposes of this provision, freezing means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have used reasonable care to:
 - (1) Maintain heat in the building; or
 - (2) Shut off the water supply and drain all systems and appliances of water.

This sublimit is part of, and not in addition to, the applicable Limit of Insurance stated in the Declarations.

All other terms and conditions of this policy remain unchanged.