

# Water Damage Exclusion Endorsement

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## WATER DAMAGE EXCLUSION ENDORSEMENT

Form Number: WD-EXCL-01 This endorsement modifies insurance provided under the following:  
HOMEOWNERS INSURANCE POLICY - FORM HO-3 Policy Number: CA-HO-2024-001234 Named  
Insured: John Doe Effective Date: January 1, 2024 State: California

## SCHEDULE

The following Water Damage exclusions apply to this policy: 1. Flood Damage Exclusion 2. Sewer Backup Exclusion (can be added back with optional coverage) 3. Surface Water Exclusion

## WATER DAMAGE EXCLUSION

This endorsement amends Section I - Exclusions. The Water Damage exclusion is replaced by the following: Water Damage means: a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind; b. Water or sewage from outside the residence premises plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump, sump pump or related equipment; c. Water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure. Direct loss by fire, explosion or theft resulting from water damage is covered. EXCEPTIONS TO WATER DAMAGE EXCLUSION We do cover: 1. Water or steam from a household appliance, heating, air conditioning or automatic fire protective sprinkler system or from a household appliance; 2. Rain, snow, sleet or hail which enters through an opening in a roof or wall made by the direct force of wind or hail; 3. Sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from a household appliance. IMPORTANT NOTICE TO CALIFORNIA POLICYHOLDERS This exclusion eliminates coverage for certain water damage losses. You may wish

to purchase separate flood insurance through the National Flood Insurance Program (NFIP) if your property is in a flood-prone area. Contact your agent for more information about flood insurance availability and requirements. Sewer backup coverage may be added to your policy for an additional premium. Contact your agent or insurance company to add this optional coverage.

## **DEFINITIONS**

The following definitions apply to this endorsement: "Flood" means a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from: a. Overflow of inland or tidal waters; b. Unusual and rapid accumulation or runoff of surface waters from any source; c. Mudflow. "Surface Water" means water on the surface of the ground, whether or not flowing, and whether or not the water is moving toward, into, or in a river, stream, or other watercourse, and whether or not the water reaches or enters the watercourse. "Sewer Backup" means water or sewage from outside the residence premises plumbing system that backs up through sewers or drains into the residence premises.

## **CLAIMS PROCEDURE**

If you believe you have a covered water damage claim: 1. Take immediate action to prevent further damage 2. Document the damage with photographs 3. Contact your insurance agent or company within 24 hours 4. Keep receipts for emergency repairs 5. Do not make permanent repairs until an adjuster has inspected the damage For water damage claims that may be excluded under this endorsement, we will investigate to determine coverage. If you disagree with our coverage decision, you have the right to appeal through the California Department of Insurance.