

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACKUP OR SUMP PUMP OVERFLOW

SECTION I

This endorsement applies to **PROPERTY WE COVER - Dwelling Protection, Other Structures Protection, Personal Property Protection and Loss of Use Protection.**

The following additional coverage is added:

We insure for direct, physical loss caused by:

1. Water or water-borne material which flows into the plumbing system of your dwelling or other structures through sewers or drains located off the "**residence premises**"; or
2. Water which overflows from a sump pump or sump well with a sump pump designed to drain subsurface water from the foundation area even if such overflow results from the mechanical breakdown of the sump pump or a disruption in power. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not apply to loss caused directly or indirectly by any of the following, regardless of whether any other causes or events act concurrently or in any sequence with the excluded event to produce the loss:

1. A general condition of flooding meaning a temporary condition of complete inundation of:
 - a. two or more acres of normally dry land area; or
 - b. two or more properties

that includes the inundation of the part of the "**residence premises**" where the "**insured's**" dwelling is located. This applies even if there is a mechanical breakdown or a disruption of power; or

2. the negligence of any "**insured**".

AMOUNT OF INSURANCE

\$10,000 is the most we will pay for any one loss whether resulting from a single condition or series of related conditions.

SECTION I - LOSSES WE DO NOT COVER

For loss covered by this endorsement, if your policy is the:

HO-3R or HO-9R only:

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND OTHER STRUCTURES PROTECTION, item 1.g. is deleted and replaced by the following:

- g. latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself;

HO-6R:

If your policy includes the **Unit-Owners Coverage A - Special Dwelling Protection** endorsement, LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, item 1.g. is deleted and replaced by the following:

- g. latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself;

If the policy includes the **Special Personal Property Coverage** endorsement, under LOSSES WE DO NOT COVER, item r. is deleted and replaced by the following:

- r. latent defect, inherent vice, or any quality of the property that causes it to damage or destroy itself;

Except to the extent of additional coverage provided by the terms of this endorsement **Water Damage** is excluded as provided in HO-3R & HO-9R:

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION 1.c. **Water Damage**.

Exclusion 1.d. **Power Failure** is deleted and replaced by the following:

- d. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the residence premises except as provided in ADDITIONAL COVERAGES, Refrigerated Products and Water Backup or Sump Pump Overflow.

Except to the extent of additional coverage provided by this endorsement, **Water Damage** is excluded as provided in HO-6R:

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND PERSONAL PROPERTY PROTECTION 1.c. **Water Damage**.

Exclusion 1.d. **Power Failure** is deleted and replaced by the following:

- d. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the residence premises except as provided in ADDITIONAL COVERAGES, Refrigerated Products and Water Backup or Sump Pump Overflow.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

Term Premium