

## ENDORSEMENT

# WATER DAMAGE – GROUND WATER, SEWERS AND OVERLAND WATER

This endorsement amends the insurance policy to which it is attached. It applies to locations for which a specific mention is written on the *Declarations*.

Words and expressions in bold are defined in the *Definitions* section of the insurance policy to which this endorsement is attached.

### Amount of Insurance

The amount of insurance for this endorsement is written on the *Declarations*.

The maximum amount payable under this endorsement for any one or a combination of Coverages 1, 2 and 3 is limited to the amount of insurance written on the *Declarations* subject to the deductible.

### Extension of Coverage

- 1) The Extension of coverage titled *Outdoor Growing Plants* under *Section 1 – Property Damage Coverages* is modified to add perils insured by this endorsement.
- 2) In addition to the amount mentioned for the present coverage but without increasing the amounts of other coverages and limitations written in the policy, the *Tear out and Repair Coverage* under *Section 1 – Property Damage Coverages* of this policy is extended as follows:

We will pay the cost of tearing out and repairing or replacing any exterior parts of the insured building or **premises** that must be removed or torn apart before any repairs can be made to the appliances, water service pipe, systems or of their equipment having caused insured water damage.

Any damage caused to exterior trees, shrubs, plants and lawns on your **premises** during the demolition or repairs will be covered up to the amount of coverage for trees, plants, shrubs and lawns written in the policy to which this endorsement is attached.

HOWEVER, WE DO NOT INSURE the cost of tearing out and replacing property to repair damage related to **ditches**, drain fields or other wastewater treatment systems, public water mains carrying drinking water or public sewers.

### Insured Perils

You are insured against sudden and accidental loss or damage caused directly to insured property, including animals, by:

- 1) Water originating from escape, overflow or backing up of:
  - French drains;
  - sewer connections;
  - sewers;
  - septic tanks, drain fields and other wastewater treatment systems;
  - **ditches**;
  - sumps, **retention tanks** or **holding ponds**.
- 2) Ground or surface water that suddenly and accidentally enters or seeps into the building through walls, foundations, basement floors or other means, or through openings therein.
- 3) Water originating from the rising or overflow of any stream of water or body of water, whether natural or man-made or from dam breaks.

You are also insured against loss or damage caused directly by impact by water-borne objects, including ice.

### Excluded Property

The section titled *Excluded Property* under *Section 1 – Property Damage Coverages* is amended to add the following excluded property, but only for the purposes of this endorsement:

- 1) Property located on any location you own or rent under the terms of an agreement for more than 180 days, other than locations for which a specific mention regarding this endorsement is written on the *Declarations*.  
This exclusion does not apply to property located at the residence of a **student** insured under this insurance policy.
- 2) **Plumbing system** located outside of a building.

### Exclusions

- 1) WE DO NOT INSURE loss or damage caused by the above perils if tides, tidal waves, seiches or tsunamis, or any water movement resulting from, reach the **premises**.  
This exclusion applies whether or not there is another cause or **occurrence** (whether covered or not) that contributes concurrently or in any sequence to the occasioning of the loss or damage.
- 2) WE DO NOT INSURE continuous or repeated loss or damage caused by the above perils, whether or not you were aware of such loss or damage.
- 3) WE DO NOT INSURE loss or damage caused by the above perils which occur while your dwelling building is under construction, even if we agreed to maintain this insurance policy in force during the construction period.  
This exclusion 3) applies from the date construction begins.

4) WE DO NOT INSURE loss or damage caused by the above perils which occur while your dwelling building is **vacant**.

This exclusion 4) above applies from the date the vacancy begins unless we agreed to maintain the present insurance contract in force during the vacancy period.

## **Basis of Settlement**

### **Dwelling building and detached private structures**

Basis of settlement pertaining to *Dwelling Building and Detached Private Structures* under section *Basis of Settlement* under *Section I – Property Damage Coverages* are modified as set below, but only for the application of this endorsement:

- For the application of the option *Repair or Replacement Cost Without Deduction for Depreciation*, we authorize the reconstruction on another location.
- The option *Enhanced Repair or Replacement Cost Without Deduction for Depreciation* does not apply.

**All provisions or sections of the insurance policy not amended by this endorsement continue to apply.**