

SECTION 1

WATER BACKUP ENDORSEMENT

(Words and phrases that appear in quotation marks have special meaning. Refer to the General Definitions of the policy this form is attached to. This coverage must be shown on the "Declaration Page" of "your" policy for it to apply.)

Insuring Agreement:

"We" agree that coverage is extended to include direct loss or damage to insured property caused by the perils provided by this Endorsement, subject to the limit shown on the "Declaration Page" for this coverage.

Perils Insured:

"You" are insured against direct physical loss or damage to insured property caused by the sudden and accidental backing up or escape of "water" or sewage within "your" "dwelling", "unit" or detached private structures on "your" "premises" from a sewer, septic system, sump pit or drain.

Exclusions:

"We" do not insure loss or damage resulting from, contributed to or caused directly or indirectly:

- a) by "flood";
- b) by continuous or repeated "seepage" or "leakage" of "water" or sewage;
- c) by the escape of water from a sump pit not equipped with an operational sump pump;
- d) by "surface waters" that enter "your" "dwelling", "unit" or detached private structure on "your" "premises";
- e) by "ground water" that enters "your" "dwelling", "unit" or detached private structure on "your" "premises";
- f) occurring while the "dwelling", "unit" or detached private structure is "under construction" or "vacant", even if permission for construction or vacancy has been given by "us".

Deductible:

"We" will only pay the amount by which the insured loss or damage exceeds the deductible shown on the "Declaration Page".

ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE