

Water Backup Endorsement

Insuring Agreement

If the "Declaration Page" shows that the Water Backup Endorsement applies, it is agreed that coverage is extended to include direct loss or damage to insured property caused by the peril provided by this endorsement.

Definitions:

For the purposes of this endorsement:

"Coastal Flooding" means flooding that occurs along the coasts of saltwater oceans or seas.

"Flood" means the rising of, the breaking out or overflow of any inland body of "water" whether natural or man-made but does not include "coastal flooding" or "shoreline flooding".

"Great Lakes" means the lakes known as Lake Erie, Lake Huron, Lake Michigan, Lake Ontario and Lake Superior

"Shoreline Flooding" means flooding that occurs along the shoreline of any of the "Great Lakes".

"Water" means the chemical element defined as H₂O only in its liquid state.

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" 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 "coastal flooding" or "shoreline flooding" including but not limited to waves, tides, tidal waves, tsunamis, storm surges or seiches, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage;
- c) by continuous or repeated "seepage" or "leakage" of "water" or sewage;
- d) from any earth movement including, but not limited to, earthquake, landslide, snow slide, or ice slide;
- e) occurring while the "dwelling" or detached private structure is "under construction" or "vacant", even if permission for construction or vacancy has been given by "us";
- f) if "surface waters" enter "your" "dwelling" or detached private structure on "your" "premises".

Deductible

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

ALL EXCLUSIONS, DEFINITIONS, CONDITIONS, PROVISIONS AND STATUTORY CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED APPLY.