

## ENDORSEMENT

### WATER DAMAGE – ABOVE GROUND WATER

This endorsement amends the insurance policy to which it is attached. It applies to locations for which a mention is specifically written on the *Coverage Summary* page.

The amount of insurance for this endorsement is written on the *Coverage Summary* page.

This amount of insurance is the maximum we will pay for all coverages in *Section I – Property Damage Coverages*, including the *Extensions of Coverage*.

#### Amount of Insurance

### INSURED PERILS

You are insured against direct loss or damage caused directly to insured property by:

- 1) Water originating from sudden and accidental discharge, overflow or backing up of eavestroughs, downspouts or rainwater leaders.
- 2) Rain, snow, melting snow or melting ice that suddenly and accidentally enters or seeps through the roofs or walls of the building or an opening therein, including doors and windows.

### EXCLUDED PROPERTY

The section titled *Excluded Property* under *Section I – Property Damage Coverages* is amended to add the following excluded property, but only for the purposes of this endorsement: Property located on any location you own or rent under the terms of an agreement for more than 180 consecutive days, other than

locations for which a specifically mention regarding this endorsement is written on the *Coverage Summary* page. This exclusion does not apply to property located at the residence of a **student** insured under this insurance policy.

### EXCLUSIONS

- 1) WE DO NOT INSURE loss or damage caused by ground or surface water entering or seeping into the building. or **vacant**, even if we agreed to maintain this insurance policy in force during the construction or vacancy period.
- 2) WE DO NOT INSURE loss or damage caused by flood. "Flood" includes waves, tides, tidal waves, tsunamis, seiche, dam breaks and the rising or overflow of any stream of water or body of water, whether natural or man-made. All provisions or sections of the insurance policy not amended by this endorsement continue to apply.
- 3) WE DO NOT INSURE continuous or repeated loss or damage, whether or not you were aware of such loss or damage.
- 4) WE DO NOT INSURE loss or damage caused by the above perils which occur while your building is under construction

IBC\_  
1562 072017  
AV\_  
6000 072017