

**ENDORSEMENT
WATER DAMAGE – GROUND WATER AND SEWERS**

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.

Words and phrases 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 *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*.

Extension of Coverage

The *Extension of Coverage* titled *Tear Out and Repair* under *Section I – Property Damage Coverages* is replaced with this coverage, but only for the insured perils under this endorsement

TEAR OUT AND REPAIR

We will pay the cost of tearing out and repairing any part of the building or **premises** as needed to allow repairs to be made to the **plumbing system, domestic water containers or appliances** or their equipment having caused insured water damage.

Limitation to Outdoor Growing Plants

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

INSURED PERILS

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

- 1) Water originating from sudden and accidental 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.**For the purpose of this endorsement, "ditches" means a trench, normally dry, having dug by human, to help and lead drainage.

- 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.

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:

- 1) 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.
- 2) Property located outside of a building, including any **plumbing system.**

EXCLUSIONS

- 1) WE DO NOT INSURE loss or damage caused by the above perils which occur before, during or after a flood reaches the **premises**.
"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.
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 building is under construction or **vacant**, even if we agreed to maintain this insurance policy in force during the construction or vacancy period.

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

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