

ENDORSEMENT

WATER DAMAGE – ABOVE GROUND 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.

Insured Perils

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

- 1) Water originating from discharge, overflow or backing up of eavestroughs, downspouts or rainwater leaders.
- 2) Rain, snow, melting snow or melting ice that 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 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 a **student's** residence 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.
- 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.
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 loss or damage.
- 3) 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.
- 4) 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.
Exclusion (4) above applies from the date construction begins.
- 5) WE DO NOT INSURE loss or damage caused by the above perils which occur while your dwelling building is **vacant**.
Exclusion (5) above applies from the date the vacancy begins unless we agreed to maintain this insurance policy in force during the vacancy period

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