

## WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

(Entries required to complete the Schedule will  
be shown below or on the "declarations".)

### Schedule

**Water Back Up And Sump Discharge Or  
Overflow Coverage Limit** \$ \_\_\_\_\_

**Water Back Up And Sump Discharge Or  
Overflow Coverage Deductible** \$ \_\_\_\_\_

This policy is amended to include the following  
"terms". All other "terms" of the policy apply,  
except as amended by this endorsement.

### PROPERTY COVERAGES

The following is added:

1. "We" insure against direct physical loss to  
property covered under the Property  
Coverages caused by water or matter  
present in or carried or otherwise moved by  
water that:
  - a. backs up through sewers or drains; or
  - b. overflows or otherwise discharges from:
    - 1) a sump, sump pump, or related  
equipment; or
    - 2) any other type of system designed  
to remove subsurface water which is  
drained from the foundation area;even if such overflow or discharge  
results from mechanical breakdown.

The most "we" pay per occurrence for such  
direct physical loss is the "limit" shown in the  
Schedule above. This does not increase the  
"limits" that apply to the property covered,  
nor does this coverage increase the "limit"  
that applies to Coverage D.

2. However, this coverage does not apply to:
  - a. loss caused by the negligence of an  
"insured"; or
  - b. loss to:
    - 1) a sump, sump pump, or related  
equipment; or
    - 2) any other type of system designed  
to remove subsurface water which is  
drained from the foundation area;that is caused by mechanical  
breakdown.

### EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

With respect to the limited coverage provided by  
this endorsement, item 2) under Water is  
deleted and replaced by the following:

- 2) "We" do not pay for loss caused by water  
that:
  - a) backs up through sewers or drains; or

- b) overflows or otherwise discharges from:
- (1) a sump, sump pump, or related equipment; or
  - (2) any other type of system designed to remove subsurface water which is drained from the foundation area;
- as a direct or indirect result of flood.

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### HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

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With respect to the coverage provided by this endorsement, Deductible is deleted and replaced by the following:

**Deductible** -- "We" pay only that part of the total of all loss payable under the Property Coverages that exceeds the deductible shown in the Schedule above. No other deductible applies to this coverage.

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