

## ADDED WATER DAMAGES COVERAGE

Refer to Supplemental Declarations if information is not shown on this form.

For an additional premium, we provide the following coverage under this endorsement subject to the *terms* contained in the General Policy provisions.

Any Added Water Damages Coverage in the policy is deleted and replaced by the following:

Added Water Damages Coverage	
<i>We</i> pay up to \$	per occurrence for direct loss to property caused by the backup of water on
the insured premises:	

- 1. through sewers and/or drains; and
- 2. through sump basins caused by failure of sump pump operation.

## **Exclusions-Added Water Damages Coverage**

These additional exclusions apply to Added Water Damages Coverage:

## We do not pay for:

- 1. loss or damage resulting from an *insured's* negligence;
- 2. loss or damage resulting from an *insured's* neglect or failure to service or maintain the sump pump or any plumbing appliance; or
- 3. generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

All other terms and conditions remain unchanged.

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