



## ***SPRINKLER LEAKAGE*** **For Use With Businessowners**

This endorsement is attached to and made a part of *your* Businessowners Coverage form.  
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

### **1. WHAT WE PAY FOR**

- a. When Coverage A-Building is covered under *your* policy, *we* pay up to the Coverage A-Building amount of insurance for *sprinkler leakage* to *your* covered building or structure. When Coverage B-*Business* Property is covered under *your* policy, *we* pay up the Coverage B-*Business* Property amount of insurance for *sprinkler leakage* to *your* covered *business* property. *We* pay for:
  - 1) Accidental direct physical loss or damage caused by *sprinkler leakage*;
  - 2) Accidental direct physical loss or damage caused by collapse or fall of a tank which is part of an automatic sprinkler system;
  - 3) Accidental direct physical loss or damage to an automatic sprinkler system when damage is caused by freezing or breakage that results in *sprinkler leakage*; and
  - 4) The reasonable cost of removing and replacing those parts of the building necessary to repair the automatic sprinkler system that has caused the *sprinkler leakage*.

### **2. WHAT WE DO NOT PAY FOR**

*We* do not pay for:

- a. Exclusions in the Causes of Loss form(s) contained in *your* policy;
- b. Failure of an automatic sprinkler system to operate; or
- c. Loss or damage from freezing of water, or other liquid or substance that leaks, flows or otherwise escapes from an automatic sprinkler system if the *insured* has not taken reasonable care to maintain heat in the building. Exclusions for Temperature Or Humidity and Weather Conditions in the Causes of Loss form contained in *your* policy do not apply to freezing of an automatic sprinkler system while contained inside of a covered building.

All other *terms* and conditions remain unchanged.