
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

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:

"We" pay up to the limit shown on the "declarations" for damage caused by direct physical loss to property covered under Coverage A or C caused by water or matter present in or carried or otherwise moved by water that:

1. backs up through sewers or drains; or
2. overflows or otherwise discharges from:
 - a. a sump, sump pump, or related equipment; or
 - b. any other type of system designed to remove subsurface water which is drained from the foundation area.

However, with respect to property described in a. and b. above, "we" do not pay for loss to such property caused by mechanical breakdown.

This coverage does not increase the "limits" that apply to Coverages A, C, and D.

EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

With respect to the limited coverage provided by this endorsement:

1. the reference to mechanical breakdown under Wear and Tear is deleted; and
2. under Water, the exclusion 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;

applies only with respect to water that backs up, overflows, or otherwise discharges as a direct or indirect result of flood.

HOW MUCH WE PAY FOR LOSS OR CLAIM

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 Dwelling Coverages that exceeds the policy deductible.

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