

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.

1. The following is added:

"We" pay up to the amount specified in the declaration pages for direct physical loss to covered property 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.

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 apply to loss that results from "your" negligence or the negligence of a member of "your" household.

This coverage does not increase the "limits" that apply to the property covered.

When this policy provides coverage under Coverage E, Coverage F, and or Coverage G, the coverage provided by this endorsement does not apply with respect to property covered under those coverages.

2. With respect to the limited coverage provided by this endorsement, under General Exclusions:

- a. the reference to mechanical breakdown under Wear and Tear is deleted; and

- b. under Water, the exclusion for loss caused 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;

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

3. With respect to the limited coverage provided by this endorsement, Deductible under How Much We Pay For Loss Or Claim is deleted and replaced by the following:

Deductible -- "We" pay only that part of the total of all loss that exceeds \$250. No other deductible applies to this coverage. If this policy covers more than one residence, the deductible applies separately to each residence.

However, when this policy provides coverage under Coverage D, this deductible does not apply to loss covered under that coverage.

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