



This endorsement amends the insurance policy to which it is attached. It applies to locations for which a specific mention is written on the *Coverage Summary* page. In addition, when they are mentioned on the *Coverage Summary* page for this same location, the property insured under the endorsements Home-Worker, Insurance of business activities and Hobby Farm - Agricultural Activities are included in the coverage.

Words and phrases in bold are defined in the *Definitions* section of the insurance policy to which this endorsement is attached.

AMOUNT OF INSURANCE

The amount of insurance for this endorsement is written on the *Coverage Summary* page.

This amount of insurance is the maximum we will pay for all coverages in *Section I – Property Damage Coverages*, including the *Extensions of Coverage and other endorsements, if applicable*.

ADDITIONAL EXTENSION OF COVERAGE

Supplement for additional living expense

In the event of insufficient amount of insurance for this endorsement, we will pay an additional maximum amount of \$2,500 for additional living expense. These expenses are payable under this endorsement and in accordance with the terms of *Coverage D - Additional Living Expense and Fair Rental Value of Section I – Property Damage Coverages*.

INSURED PERILS

You are insured against sudden and accidental loss or damage caused directly to insured property, including animals, by:

- 1) Water originating from escape, overflow or backing up of:
 - French drains;
 - sewer connections;
 - sewers;
 - septic tanks, drain fields and other wastewater treatment systems;
 - ditches;
 - sumps, **retention tanks** or **holding ponds**.

For the purpose of this endorsement, “ditches” means a trench, usually dry, dug by humans, to facilitate and direct drainage.

- 2) Ground or surface water, including water table, that enters or seeps into the building through walls, foundations, basement floors or other means, or through openings therein.

EXCLUDED PROPERTY

The section titled *Excluded Property* under *Section I – Property Damage Coverages* is amended to add the following excluded property, but only for the purposes of this endorsement:

- 1) Property located on any location you own or rent under the terms of an agreement for more than 180 days, other than locations for which a specific mention regarding this endorsement is written on the *Coverage Summary* page.

This exclusion does not apply to property located at the residence of a **student** insured under this insurance policy.

- 2) Property located outside of a building, including any **plumbing system**.

EXCLUSIONS

- 1) WE DO NOT INSURE loss or damage caused by the above perils which occur before, during or after a flood reaches the **premises**.

“Flood” includes waves, tides, tidal waves, tsunamis, seiche, dam breaks and the rising or overflow of any stream of water or body of water, whether natural or man-made.

This exclusion applies whether or not there is another cause or **occurrence** (whether covered or not) that contributes concurrently or in any sequence to the occasioning of the loss or damage.

- 2) WE DO NOT INSURE continuous or repeated loss or damage caused by the above perils, whether or not you were aware of such loss or damage.

- 3) WE DO NOT INSURE loss or damage caused by the above perils which occur while your dwelling building is under construction or **vacant**, even if we agreed to maintain this insurance policy in force during the construction or vacancy period.

This exclusion applies from the date construction begins or the date the dwelling building becomes **vacant**.

ALL PROVISIONS OR SECTIONS OF THE INSURANCE POLICY NOT AMENDED BY THIS ENDORSEMENT CONTINUE TO APPLY.
