



Intact Insurance Company

Water Ingress Exclusion Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES TO THE UMBRELLA LIABILITY SECTION(S) OF THE POLICY.

Irrespective of anything contained in the Policy to the contrary, this Policy does not apply to:

1. "Property Damage" arising out of, caused by or contributed to by:
 - (a) infiltration or seepage of water into or through "Building Envelope";
 - (b) entrapment of moisture inside or behind "Building Envelope".

This exclusion does not apply in regards to building(s) with "Rainscreen Assembly" incorporated fully into their construction.

"Building Envelope" means all or any of the assemblies, components, installations and materials of a building that separate the interior space from the outside elements, or that differentiate the interior space from the outside, including but not limited to exterior walls, windows, skylights, doors, roofs, decks, siding, balconies and foundations.

"Rainscreen Assembly" means a professionally designed and professionally installed feature of building construction that:

- (a) resists water penetration:
 - (i) by deflecting moisture at the surface of the exterior wall; and
 - (ii) by preventing leaks at the junction points of building components including (but not limited to) doors, frames, windows and other glazing; and
- (b) incorporates flashings and other drainage features to redirect water from "Building Envelope"; and
- (c) incorporates air space or air cavities behind the exterior wall cladding, to ensure ventilation and drainage for the drying of any infiltrating moisture.

Except as otherwise provided in this endorsement all terms and conditions of this policy shall remain unchanged.