

# UNDERGROUND PROPERTY EXCLUSION AMENDMENT ENDORSEMENT

Words and phrases in bold font or quotation marks have special meaning as defined below or in the form to which this endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This endorsement modifies the insurance provided by this Policy under Building and/or Contents - Broad Form (BF02).

EXCLUDED PROPERTY Section 1.1. **Sewers, Drains, Watermains** is replaced by the following:

1.1. **Sewers, Drains, Watermains, Utility Lines**

This form does not insure loss of or damage to:

- 1.1.1. utility lines other than sewers, drains or watermains, including those applicable to hydro, telephone, natural gas or cable. This exclusion does not apply to loss or damage caused directly by **Named Perils**.
- 1.1.2. sewers, drains or watermains beyond the Insured's **premises**. This exclusion does not apply to loss or damage caused directly by **Named Perils**.

This exclusion (1.1) does not apply to loss of or damage to sewers, drains or watermains located beyond the outside bearing walls or foundations of the **building**, but located on the Insured's **premises**.

With respect to any loss or damage insured under this Form, the Insurer is liable for the amount by which the loss or damage caused by an insured peril exceeds the amount of \$2,500.

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