

Water Escape Extension

The following additional insured peril applies to "Building(s)", "Stock" and/or "Equipment" insured by this Form:

Water Escape

This Form is extended to insure loss of or damage to property insured caused by water damage as a result of freezing of a heating, plumbing or air conditioning system or by escape of water from any such system or from a public watermain.

This additional insured peril does not apply to loss or damage:

- (a) directly or indirectly caused by freezing of any part of such system which is not within a "building" in which heat is maintained during the usual heating season;
- (b) directly or indirectly caused by escape of water from a sewer or drain at or below the surface level of the lowest floor, nor by escape of water from sumps, septic tanks, eaves troughs or down spouts;
- (c) to the heating, plumbing or air conditioning system directly or indirectly caused by rust, corrosion, rupture or freezing;
- (d) occurring while the "building" insured is vacant, regardless of any permission for vacancy given elsewhere in this policy;
- (e) occurring at any time during the usual heating season while all inhabitants of the property are absent from the "building" insured or containing the property insured by this exclusion shall not apply if the Insured establishes that:
 - (i) the inhabitants were not so absent for a period in excess of four (4) consecutive days;
 - (ii) the water supply was shut off and the system drained; or
 - (iii) provision had been made that the "building" would be entered daily by a competent person to ensure that heating was being maintained;
- (f) occurring while a "building" insured or containing the property insured is in course of construction, regardless of any permission to complete construction given elsewhere in this policy;
- (g) to property insured contained in a "building" caused directly or indirectly by theft or attempt thereat.

The Insurer's maximum limit of liability for this additional insured peril is as specified in the Declaration Page(s) .

Each claim for loss of or damage to insured property by this additional insured peril shall be adjusted separately and from the amount of each such adjusted claim, the sum specified in the Declaration Page(s) shall be deducted.

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