

PROPERTY COVERAGE

SEWER BACK UP ENDORSEMENT CONCURRENT FLOOD DEDUCTIBLE

This endorsement changes the policy. Please read it carefully.

Certain words and phrases in bold have special meaning as defined below or in the form to which this endorsement is attached.

Item 2. Deductible, provided under the Sewer Back Up Endorsement shown in the Declaration Page(s), is deleted in its entirety and replaced with the following:

2. Deductible

The Insurer is liable for the amount by which the loss or damage caused by **sewer back up** exceeds the amount of the deductible specified on the Declaration Page(s) for this endorsement in any one occurrence.

This Deductible Clause applies separately to each **premises** to which this endorsement applies.

In the event that the **sewer back up** occurs concurrently or in any sequence to the occasioning of loss or damage caused by **flood**, as provided by the Flood Endorsement shown in the Declaration Page(s), the **sewer back up** deductible shall be increased to the amount of deductible specified on the Declaration Page(s) for **flood** coverage.

All other terms and conditions of the policy to which this endorsement applies remain unchanged.