

PROPERTY COVERAGE

SEWER BACK UP ENDORSEMENT CONCURRENT FLOOD EXCLUSION

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.

This Endorsement modifies the insurance provided under the Sewer Back Up Endorsement shown in the Declaration Page(s), and is only applicable in the event of a concurrent flood.

Item 4. Definition, is deleted in its entirety and replaced with the following:

4. Definitions:

sewer back up means the backing up or overflow, within the area bounded by the bearing walls and foundations of the building described on the Declaration Page(s), of water from within sewers, sumps, septic tanks or drains.

Flood means the breaking out or overflow of any natural or artificial body of water and includes **surface water**, waves, tides, tidal waves and tsunamis.

Surface water means water or natural precipitation temporarily diffused over the surface of the ground.

The following Concurrent Flood Exclusion is added:

5. Concurrent Flood Exclusion

Coverage afforded by this form shall not apply in the event that the **sewer back up** occurs concurrently or in any sequence to the occasioning of loss or damage caused in whole or in part by **flood**, and the Flood Endorsement is not attached to this policy.

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