

## Water Damage Deductible Endorsement (WDDE)

---

If “**Water Damage Deductible**” is shown on your Coverage Summary, your policy wording is amended.

For Broad Form and Named Perils policies:

- under **INSURED PERILS – Personal Property**, the following change is made to Insured Peril of WATER DAMAGE,  
  
**Added:** each claim for loss of, or damage to, insured property, will be adjusted separately and each claim will be subject to a deductible amount of \$5,000.
- under **LOSS OR DAMAGE NOT INSURED – All Section I Coverages**, the following change is made to the water damage exclusion:  
  
**Added:** each claim for loss of, or damage to, insured property, will be adjusted separately and each claim will be subject to a deductible amount of \$5,000.
- This deductible applies regardless of the amount of loss or damage. The second paragraph of the Deductible clause of the Basis of Claim Settlement section does not apply to losses involving the peril of water.

For Comprehensive Form policies:

- under **LOSS OR DAMAGE NOT INSURED**, the following change is made to the water damage exclusion:  
  
**Added:** each claim for loss of, or damage to, insured property, will be adjusted separately and each claim will be subject to a deductible amount of \$5,000.
- This deductible applies regardless of the amount of loss or damage. The second paragraph of the Deductible clause of the Basis of Claim Settlement section does not apply to losses involving the peril of water.

For Broad and Comprehensive Form policies:

- under **BASIS OF CLAIM SETTLEMENT**, we pay only the amount by which the insured loss or damage exceeds the applicable deductible amount in any one occurrence.

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