

Water Damage Coverage Limitation Endorsement

If “**Water Damage Coverage Limitation**” 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: for the coverage described above in this section, the maximum amount of insurance for loss or damage caused by water is as per the limit stated in the declaration pages.

- under **LOSS OR DAMAGE NOT INSURED – All Section I Coverages**, the following change is made to the water damage exclusion:

Added: for the coverage described above in this section, the amount of insurance for loss or damage caused by water is as per the limit stated in the declaration pages.

For Comprehensive Form policies:

- under **LOSS OR DAMAGE NOT INSURED**, the following change is made to the water damage exclusion:

Added: for the coverage described above in this section, the amount of insurance for loss or damage caused by water is as per the limit stated in the declaration pages.

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.