

Enhanced Water Damage Package (for use with Tenants forms)

AGREEMENT

The coverages provided by this form apply only if the Enhanced Water Damage Package is shown on the Coverage Summary page of your policy.

The coverages set out in this form are subject to the terms of your policy, except where modified by this form, in which case the terms of this form shall apply. All other terms, of the policy to which this form applies remain unchanged.

In respect of the coverages set out in this form, all causes or events which occur within 168 consecutive hours of the first cause or event causing loss or damage, shall be considered as one occurrence. Provided that the first cause or event occurs before policy expiration, policy termination will not interrupt the 168 hour period.

SEWER BACK UP

COVERAGE

You are insured against direct physical loss or damage to insured property caused by the sudden and accidental backing up or escape of water or sewage within your dwelling through a:

1. sewer on your premises;
2. septic system on your premises;
3. sump located within your dwelling; or
4. drain located within or on your dwelling.

EXCLUSIONS

We do not insure loss or damage:

1. if flood directly or indirectly contributes concurrently or in any other sequence to the loss or damage;
2. if surface waters enter your dwelling and directly or indirectly contributes to the loss or damage;
3. caused by continuous or repeated seepage or leakage of water;
4. caused by ground water or rising of the water table;
5. occurring while the dwelling is under construction or vacant unless we have given permission for construction or vacancy.

These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any other sequences to the occasioning of the loss or damage.

AMOUNT OF INSURANCE

The amount of insurance provided for Sewer Back Up is subject to the limit for the Enhanced Water Damage Package that appears on your Coverage Summary page. This is the maximum amount we will pay for loss or damage caused by Sewer Back Up.

The coverage available for Sewer Back Up does not increase the amount of insurance set out in Section I of your policy.

DEDUCTIBLE

We will only pay the amount by which insured loss or damage exceeds the policy deductible shown on the Coverage Summary page.

OVERLAND WATER

COVERAGE

You are insured:

1. against direct physical loss or damage caused by flood;
2. against direct physical loss or damage as described under the Sewer Back Up section if flood directly or indirectly contributes concurrently or in any other sequence to the loss or damage;
3. against direct physical loss or damage caused by the sudden and accidental entrance of surface waters that enter your dwelling through a point at or above the surface of the ground;
4. against direct physical loss or damage as described under the Sewer Back Up section if surface waters enter your dwelling through a point at or above the surface of the ground and directly or indirectly contribute concurrently or in any other sequence to the loss or damage;
5. for Mass Evacuation Additional Living Expense, as defined in your policy, provided the evacuation is a direct result of flood.

EXCLUSIONS

We do not insure loss or damage:

1. arising from flood caused by waves, tide, tidal wave, tsunami, storm surge, or seiche; or
2. caused by continuous or repeated seepage or leakage of water;
3. caused by ground water or rising of the water table;
4. occurring while the dwelling is under construction or vacant unless we have given permission for construction or vacancy;
5. caused by landslide or any other earth movement.

These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any other sequences to the occasioning of the loss or damage.

AMOUNT OF INSURANCE

The amount of insurance provided for Overland Water is subject to the limit for the Enhanced Water Damage Package that appears on your Coverage Summary page. This is the maximum amount we will pay for loss or damage caused by Overland Water.

The coverage available for Overland Water does not increase the amount of insurance set out in Section I of your policy.

DEDUCTIBLE

We will only pay the amount by which insured loss or damage exceeds the policy deductible shown on the Coverage Summary page.

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