

WATER DAMAGE

WATER AND SEWER LINES COVERAGE

This Endorsement Changes the Policy. Please Read It Carefully.

Throughout this Policy the words "you" and "your" refer to the Named Insured shown in the Declaration Page(s). The words "we", "us" and "our" refer to the company providing this insurance.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached. For the purpose of this Endorsement, the definitions contained herein supersede the definitions contained elsewhere within this Policy.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the residential form of the agricultural policy only and is subject to all terms, conditions, limitations and exclusions of such Form and applies to locations for which a specific mention is written in the Declaration Page(s).

INSURING AGREEMENT

1. We agree to repair or replace your **exterior sewer line** and/or your **water service line** due to direct physical loss or damage resulting from a leak, break, tear, rupture or collapse of the line. The coverage provided by this section includes:
 - 1.1. The reasonable and necessary cost of excavation to repair or replace the damaged line;
 - 1.2. The reasonable and necessary cost to repair or replace outdoor property including, but not limited to trees, shrubs, plants, lawns, sidewalks and driveways damaged, replaced or excavated to make repairs to the line. We will not pay more than \$1,000 for any one tree, plant or shrub including debris removal expenses incurred in respect of this vegetation;
 - 1.3. If your residential form under your agricultural policy contains one or more of the following exclusions, they do not apply for the purpose of the Water and Sewer Lines Coverage:
 - 1.3.1. loss or damage caused by rust, corrosion, wet or dry rot, or condensation;
 - 1.3.2. loss or damage caused by settling, expansion, contraction, moving, bulging or cracking;
 - 1.3.3. loss or damage caused by water;
 - 1.3.4. loss or damage caused by wear and tear, inherent vice, latent defect or deterioration;
 - 1.3.5. the cost of making good faulty material or workmanship.

EXCLUSIONS

We do not insure loss or damage arising directly or indirectly from:

1. a blockage or low pressure of the line;
2. treatment, removal, recovery or disposal of **pollutants** or hazardous material;
3. breakdown arising from the disconnection from or interruption of the **watermain**.

Nor will we pay for loss or damage to an **exterior sewer line** or **water service line** that:

4. runs through or under a body of water, whether natural or man-made;
5. is not connected and ready for use.

AMOUNT OF INSURANCE

The amount of insurance provided for Water and Sewer Lines are the amounts shown on the Declaration Page(s). These are the maximum amounts we will pay for loss or damage caused to Water and Sewer Lines.

The coverage available for Water Sewer Lines does not increase the amount of insurance set out in your Policy.

DEDUCTIBLE

We will only pay the amount by which insured loss or damage exceeds the Water and Sewer Lines deductible shown on the Declaration Page(s).

DEFINITIONS

For the purpose of this Endorsement:

1. **Exterior sewer line** means the line or pipe that connects from the exterior of your **dwelling** to a public sewer system or private septic system. The **exterior sewer line** must be located on the **premises** designated on the Declaration Page(s) and the line must be owned by you or you must be legally liable for the repair or replacement.
2. **Pollutants** means any solid, liquid, gaseous or thermal irritant or contaminant, including vapour, soot, fumes, acids, alkalis, chemicals, pesticides, herbicides, waste and smoke, whether from agricultural smudging or industrial operations or any other source.
3. **Retention tank or holding pond** means a basin in which sudden influxes of surface, ground or storm water runoff are held temporarily before being released gradually into the drainage system.
4. **Watermain** means pipes forming a part of a water distribution system, which conveys consumable water but not waste water.
5. **Water service line** means the line or pipe carrying fresh potable water that connects from the exterior of your **dwelling** to a **watermain**, private well system, and cistern, **retention tank or holding pond**. The **water service line** must be located on the **premises** designated on the Declaration Page(s) and the line must be owned by you or you must be legally liable for the repair or replacement.

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