

## WATER DAMAGE

# SEWER BACKUP MITIGATION 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. Following a covered Sewer Backup loss, we will pay you up to \$1,000 for expenses incurred by you for the installation in your **dwelling** of a Sewer Backup loss mitigation device. Recognized Sewer Backup loss mitigation devices are:
  - 1.1. A normally open backwater valve installed on the main line and or;
  - 1.2. A sump pump with a backup power system.

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