

WATER DAMAGE

SEWER BACKUP 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

You are insured against direct physical loss or damage to your **dwelling**, your personal property (content) and your **domestic outbuildings** or detached private structures insured under this Policy caused by the sudden or accidental:

1. Water originating from escape, overflow or backing up of:
 - 1.1. French drains;
 - 1.2. sewer connections;
 - 1.3. sewers;
 - 1.4. septic tanks, drain fields and other wastewater treatment systems;
 - 1.5. ditches;
 - 1.6. sumps, **retention tanks or holding ponds**.

EXTENSION OF COVERAGE

In addition to the amount mentioned for the present coverage but without increasing the amounts of other coverages and limitations stated in this Policy, the Tear out Coverage under the Property Coverages Section of this Policy is extended as follows:

We will replace or repair any parts of your **dwelling** or **premises** that must be removed or torn apart before any repairs can be made to the appliances, systems or equipment having caused insured water damage.

Any damage caused to exterior trees, shrubs, plants and lawns on your **premises** during the demolition or repairs will be covered up to the amount of coverage for trees, plants, shrubs and lawns stated in this Policy.

We do not insure:

The cost of tearing out and replacing property to repair damage related to ditches, drainfields or other wastewater treatment systems, public watermain carrying drinking water or public sewers.

EXCLUSIONS

We do not insure water damage:

1. To property caused directly or indirectly by an event described in the Insuring Agreement section that occurs before, during or after waves, tides, tidal waves, tsunamis, dam breaks, seiches and the rising or overflow of any stream of water or body of water, whether natural or man made, reach the **premises**. However, this exclusion does not apply to loss or damage to insured property or any related expense caused directly by fire or explosion resulting from one of the events aforementioned;
2. caused by continuous or repeated discharge, seepage or overflow of water, whether or not you were aware of such discharge, seepage or overflow;
3. occurring while the **dwelling** is under construction or vacant unless we have given permission for construction or vacancy;
4. caused directly to property outside buildings, including **plumbing systems**. But resulting damage to other insured property caused by a peril not otherwise excluded is insured;
5. caused by the entrance or seepage of **surface water** or **ground water** through basement walls, doors, windows or other opening, foundations or basement floors;
6. caused by the rising of the water table.

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 amounts of insurance provided for Sewer Backup are the amounts shown on the Declaration Page(s) for Sewer Backup. These are the maximum amounts we will pay for loss or damage caused by Sewer Backup.

The coverage available for Sewer Backup does not increase any amount of insurance set out in your policy.

DEDUCTIBLE

We will only pay the amount by which insured loss or damage exceeds the Sewer Backup deductibles shown on the Declaration Page(s).

DEFINITIONS

For the purpose of this Endorsement:

1. **Groundwater** means water in the soil beneath the surface of the ground, including but not limited to water in wells, underground streams and percolating water.
2. **Plumbing system** means water supply, distribution and drainage piping on the **dwelling**, including appliances and equipment attached thereto.
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. **Surface water** means water or natural precipitation temporarily diffused over the surface of the ground.

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