

LIMITED WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

(Entries required to complete the Schedule will
be shown below or on the "declarations".)

Schedule

**Limited Water Back Up And Sump Discharge
Or Overflow Coverage Limit**

\$ _____

This policy is amended to include the following
"terms". All other "terms" of the policy apply,
except as amended by this endorsement.

PROPERTY COVERAGES

INCIDENTAL PROPERTY COVERAGES

The following is added:

Limited Water Back Up And Sump Discharge Or Overflow Coverage

1. "We" insure against direct physical loss to
property covered under the Property
Coverages caused by water or matter
present in or carried or otherwise moved by
water that:
 - a. originates from within the residence
covered under Coverage A and backs
up through sewers or drains; or
 - b. overflows or otherwise discharges from:
 - 1) a sump, sump pump, or related
equipment; or
 - 2) any other type of system designed
to remove subsurface water which is
drained from the foundation area;

even if such overflow or discharge
results from mechanical breakdown.

The most "we" pay per occurrence for such
direct physical loss is the "limit" shown in the
Schedule above. This does not increase the
"limits" that apply to the property covered.

2. However, this coverage does not apply to:
 - a. loss caused by the negligence of an
"insured"; or
 - b. loss to:
 - 1) a sump, sump pump, or related
equipment; or
 - 2) any other type of system designed
to remove subsurface water which is
drained from the foundation area;

that is caused by mechanical
breakdown.
3. With respect to the coverage provided in 1.
above and not excluded in 2. above, the
reference to mechanical breakdown under
Perils Insured Against in forms HO 0003 and
HO 0005 and endorsements HO 0032,
HO 0170, HO 0429, HO 0430, and HO 0446
does not apply.

EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

With respect to the Limited Water Back Up And
Sump Discharge Or Overflow Coverage
provided by this endorsement, item 2) under
Water is deleted and replaced by the following:

- 2) "We" do not pay for loss caused by water
that:
 - a) backs up through sewers or drains; or
 - b) overflows or otherwise discharges from:
 - (1) a sump, sump pump, or related
equipment; or

- (2) any other type of system designed to remove subsurface water which is drained from the foundation area;

as a direct or indirect result of flood.