



SEWER, SEPTIC TANK, DRAIN OR SUMP BACKUP COVERAGE

Insuring Agreement

If the "Declaration Page" shows that Sewer, Septic Tank, Drain or Sump Backup Coverage applies, it is agreed that the policy is extended to cover direct loss or damage to the "dwelling" and personal property in the "dwelling" caused by:

SEWER, SEPTIC TANK, DRAIN OR SUMP BACK UP, meaning sudden and accidental "leakage" or escape of "water" from a sewer, septic tank, drain or sump pit within the insured dwelling subject to the terms and conditions below.

Loss or Damage Not Insured

We do not insure loss or damage:

- (a) caused directly or indirectly by continuous or repeated "seepage" or "leakage";
- (b) to the system or appliance caused by rust, corrosion or deterioration;
- (c) resulting from escape of water from a sump pit not equipped with an operable sump pump;
- (d) to public "water mains" or outdoor plumbing systems and equipment attached, including but not limited to swimming pools, hot tubs, spas and similar installations;
- (e) occurring while the building or "unit" is "under construction" or "vacant" even if "we" have given permission for construction or "vacancy".
- (f) escape of "water" from a sewer, septic tank, drain or sump pit resulting from or contributed to by flood, surface water or ground water unless there is clear evidence that water or sewage in your dwelling or outbuildings where the sewer back up loss occurred entered solely through a sewer, sump, or septic system in your dwelling or outbuildings.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED APPLY.