



WATER PROTECTION ENDORSEMENT

ALL EXCLUSIONS, DEFINITIONS, CONDITIONS, PROVISIONS AND STATUTORY CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED APPLY.

Insuring Agreement

If the "Declaration Page" shows that the Water Protection Endorsement applies, it is agreed that coverage is extended to include direct loss or damage to insured property caused by the perils provided by this endorsement, subject to the limits shown on the "Declaration Page" for the perils.

Perils Insured

"You" are insured against direct physical loss or damage to insured property caused by:

- 1) flood, which shall mean the rising of, the breaking out or overflow of any interior body of water whether natural or man-made;
- 2) the sudden and accidental entrance of "**surface waters**";
- 3) the sudden and accidental entrance of "**ground water**" or the rising of the water table;
- 4) the sudden and accidental backup or escape of "water" or sewage from a sewer, septic system, sump pit or drain.

Exclusions

"We" do not insure loss or damage resulting from, contributed to or caused directly or indirectly:

- a) by coastal flooding including but not limited to waves, tides, tidal waves, tsunami, storm surge, or seiche;
- b) by continuous or repeated "seepage" or "leakage" of "water" or sewage;
- c) from any earth movement including, but not limited to, earthquake, landslide, snow slide, or ice slide; or
- d) occurring while the "dwelling" or detached private structure is "under construction" or "vacant", even if permission for construction or vacancy has been given by "us".

Deductible

"We" will only pay the amount by which the insured loss or damage exceeds the deductible shown on the "Declaration Page".

Extended Coverages

1. Lawns, Outdoor Trees, Shrubs and Plants

Coverage provided by the Additional Coverage for Lawns, Outdoor Trees, Shrubs and Plants in the Policy to which this endorsement is attached is extended to respond to the perils insured by this endorsement as defined and limited.

2. Emergency Evacuation

Coverage provided by Coverage D – Additional Living Expenses in the Policy to which this endorsement is attached is extended to respond to the perils insured by this endorsement as defined and limited.

Additional Coverages

1. Loss Mitigation Expenses

a) Sewer or Sump Pit Backup Mitigation Device

"We" will pay up to \$1,000 for expenses incurred by "you" for the installation in each of "your" "dwelling" and detached private structure of a sewer or sump pit backup loss mitigation device following an event for which coverage is provided by this endorsement. Sewer or sump pit backup loss mitigation includes but is not limited to such devices as:

- (i) a backwater valve installed on the main line(s) and/or,
- (ii) a sump pump with battery backup power.

b) Response to Warning by Civil Authority

"We" will pay up to \$5,000 in all for expenses incurred by "you" for costs related to the prevention of damage to insured property by a peril insured by this endorsement. This coverage is only available for costs "you" incur in response to a warning issued by a civil authority in respect to a peril insured by this endorsement posing a threat to insured property.