

Enhanced Extended Coverage Endorsement

If the "Declarations Page" indicates that this coverage applies, the following Insured Perils are added to the Commercial Property Named Form.

H. Water Escape, Rupture, Freezing. This peril means:

- a sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, sprinkler or air conditioning system, domestic appliance, swimming pool or equipment attached and public watermains;
- b sudden and accidental bursting, tearing apart, cracking, burning or bulging due to the pressure of water or steam, or lack of water or steam, in a plumbing, heating, sprinkler or air conditioning system or an appliance for heating water;
- c freezing of any part of a plumbing, heating, sprinkler or air conditioning system or domestic appliance within a building heated during the usual heating season.

This peril does not include damage:

- a to buildings and/or contents caused by continuous or repeated seepage or leakage of water;
- b caused by backing up or escape of water or sewage from a sewer;
- c to the system or appliance caused by rust or corrosion;
- d to public watermains, domestic water wells, outdoor swimming pools, outdoor hot tubs or equipment attached;
- e occurring while the building is under construction or vacant even if we have given permission for construction or vacancy;
- f caused by freezing which occurs during the usual heating season if you have been away from your premises for more than 14 consecutive days. However, if you had arranged for a competent person to enter your dwelling daily to ensure that heating was being maintained, or if your dwelling is electronically monitored 24 hours per day by a company that monitors and responds to a low temperature signal, or if you had shut off the water supply and had drained all the pipes and appliances, you would still be insured.

Under this peril:

- (i) a plumbing system does not include sewers, sumps, septic tanks, septic fields, eaves troughs or downspouts;
- (ii) domestic appliance includes waterbeds and aquariums.

I. Falling Object. This peril means a falling object which strikes the exterior of a building but not objects which strike the building because of snowslide, landslide or any other earth movement.

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, CONDITIONS AND PROVISIONS OF THE POLICY TO WHICH THIS FORM IS ATTACHED SHALL HAVE FULL FORCE AND EFFECT.