

Flood Endorsement

This Endorsement modifies insurance provided under the property form(s) to which it is attached.

This endorsement applies separately to each location for which Flood is specified on the "Declarations Page".

1 INSURED PERILS

This insurance is extended to include "flood".

2 DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by "flood" exceeds the amount of the deductible specified on the "Declarations Page" for this endorsement in any one "flood occurrence". This deductible applies separately to each "premises" to which this endorsement applies.

3 EXCLUSIONS

This endorsement does not cover loss or damage caused directly or indirectly by any of the following perils whether or not caused by or attributable to "flood":

- a the backing up or overflow of water from within sewers, sumps, septic tanks or drains located inside buildings;
- b water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows, or other openings in such sidewalks, driveways, foundations, walls or floors;
 - (i) fire, explosion, smoke, leakage from "fire protective equipment", theft, riot, vandalism or malicious acts;
 - (ii) leakage from a watermain.

4 EXTENSIONS OF COVERAGE

The Insurer shall be liable for loss or damage to the insured property caused by wind, hail, rain or snow entering a building through an opening in the roof or walls directly resulting from "flood".

5 DEFINITIONS

Wherever used in this form:

- a "Flood" means the breaking out or overflow of any natural or artificial body of water and includes "surface water", waves, tides, tidal waves and tsunamis;
- b "Flood occurrence" means all flooding which occurs within any 168 consecutive hours commencing during the policy period on or after the effective date of this endorsement. The expiration of this policy will not reduce the 168 hour period;
- c "Surface water" means water or natural precipitation temporarily diffused over the surface of the ground.

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.