

Sewer Back Up 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 Sewer Back Up is specified on the "Declarations Page".

1 INSURED PERILS

This insurance is extended to include "sewer back up".

2 DEDUCTIBLE

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

3 LIMIT OF INSURANCE

If an amount of insurance is specified on the "Declarations Page" for this endorsement the Insurer shall not be liable for more than that amount.

4 DEFINITIONS

Wherever used in this form:

"Sewer Back Up" means water and/or sewage entering the building as a result of the accidental backing up or escape of water and/or sewage from a sewer, sump pit within the building or septic tank.

5 EXCLUSIONS

This policy does not insure loss or damage:

- a caused by water below the surface of the ground, including water which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors or through doors, windows or any other openings;
- b caused by flood, surface water, tidal waves, rain or overflow of streams or other bodies of water;
- c occurring while the building is under construction or vacant, even if we have given permission for construction or vacancy elsewhere in this policy.

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.

