

# Water Damage Deductible Endorsement

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This Endorsement modifies insurance provided under the Commercial Package Property Broad Form Wording (Form 11010) to which it is attached.

Each claim for water damage that is insured by this policy, except claims for "Flood" or "Sewer Back Up", shall be adjusted separately and from the amount so determined the deductible amount specified on the Declarations Page for this endorsement shall be applied.

## DEFINITIONS

- 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 "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.

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.