

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED SEWER BACK-UP OR OVERFLOW COVERAGE

This endorsement modifies insurance provided under the following:

INSTALLATION FLOATER COVERAGE FORM

The following is added to section VI., Supplemental Coverages:

Limited Sewer Back-Up or Overflow Coverage

1. Coverage

“We” cover direct physical loss or damage to covered property caused by or resulting from:

- a. Water or waterborne material that backs-up, overflows or is otherwise discharged through a sewer or drain, sump or septic tank; or
- b. Water or waterborne material below the surface of the ground, including but not limited to water or waterborne material that exerts pressure on or flows, seeps or leaks through or into an “installation project”, sidewalk, driveway, foundation, swimming pool or other structure.

2. Coverage Limitation

“We” do not cover loss or damage caused by or resulting from:

- a. Escape of water or waterborne material from a sump pit not equipped with a sump pump;
- b. The failure to perform routine maintenance and repair on all sump pumps and related equipment; and
- c. The failure to perform routine maintenance of sewers and drains, including keeping sewers and drains free from obstructions.

This limitation does not apply if “you” are not responsible for the maintenance of sewers or drains that cause direct physical loss or damage.

3. Limit

The most “we” pay in any one occurrence under this supplemental coverage is \$5,000

All other terms and conditions of this policy remain unchanged.