

ENHANCED WATER ENDORSEMENT

Coverage

You are insured for the sum of all direct physical loss or damage for any *single occurrence* resulting from *sewer back-up, overland water, and surface water* on the insured *premises* up to the limit of insurance specified for Enhanced Water Endorsement, as shown on *your* Personal Property Declaration page.

This coverage is subject to a *deductible* unless stated otherwise. The *deductible* amount is shown on *your* Personal Property Declaration page. We are responsible only for the amount that the insured loss or damage exceeds the applicable *deductible* amount for any *single occurrence*.

Loss or Damage Not Insured

All exclusions outlined in Section I – Property Coverages of *your* Policy, including, but not limited to, those exclusions listed under Loss or Damage Not Insured, apply to this coverage.

In addition, we do not insure any loss or damage:

1. caused by waves, tides, tidal waves, tsunamis, storm surge, seiche, or the rising of, or overflow of any body of salt water;
2. occurring while the *dwelling* is under construction or *vacant*, even if we have given permission for construction or vacancy;
3. caused by the intentional release of water or the unintentional escape of water, from any dam, dike, or levee;
4. to foundations, footings, slabs or perimeter drainage systems;
5. to driveways, sidewalks, ornamental ponds or landscaping; or
6. caused by *ground water* or rising of the water table.

Loss Prevention Costs

We will pay up to \$5,000 for reasonable costs incurred by *you* in the prevention of damage to the *premises* against *surface water or overland water*. This coverage is only available in response to a warning issued by a *civil authority* for a threat that poses an imminent danger to the insured *premises*.

This coverage is not subject to a *deductible*.

Loss Mitigation Devices

Following an insured loss, we will pay up to a maximum of \$1,000 for the purchase and installation of:

- (a) a backwater valve installed on the main line of the *dwelling*;
- (b) a sump pump with a back-up power system; or
- (c) a higher capacity sump pump with a back-up power system.

This coverage is in addition to the limit of insurance provided by this endorsement.

Definitions

Ground water means water in the soil beneath the surface of the ground, including but not limited to water in wells, underground streams, and percolating waters.

Overland water means water that accumulates upon or submerges land which is usually dry resulting from the rising of, or the breaking out, or overflow of any natural body of fresh water, including watercourses, lakes and ponds.

Sewer back-up means the backing up or escape of water from a sewer, sump, septic tank or drain within *your dwelling*.

Single occurrence means all causes or events which occur within 168 consecutive hours of the first cause or event resulting in loss or damage. The expiration of the Policy will not reduce the 168-hour time period.

Surface waters means water from natural precipitation temporarily diffused over the surface of the ground, including rain or snow.

All other terms and conditions of the Policy to which this endorsement is attached remain the same.