

GROUND WATER DAMAGE ENDORSEMENT - FORM 2082

If the Coverage Summary Page indicates that Form 2082 applies, you are insured against direct loss or damage to your property caused by "Ground Water" entering your Dwelling as a result of a "Ground Water Occurrence".

This endorsement applies separately to each location for which it is specified on the Coverage Summary Page.

Limit of Insurance

The most we will pay for loss, damage or expense under this endorsement arising from any one "Ground Water Occurrence" is the amount shown on the Coverage Summary Page.

Basis of Claim Payment

The Basis of Claim Payment for this coverage follows the terms applicable to A. Dwelling and/or C. Personal Property as shown on the Coverage Summary Page.

Limitations

We do not insure loss or damage:

1. caused directly or indirectly by "Overland Water", which contributes directly or concurrently with or in any other sequence to damage during an "Overland Water Occurrence";
2. caused by or contributed to by continuous or repeated leakage or seepage;
3. caused by or resulting from the escape of water from a watermain or "Domestic Water Container";
4. caused by or resulting from the backing up or overflow of water from within sewers, sumps, septic tanks or drains;
5. to sidewalks, driveways, foundations, walls, basement or other floors or perimeter drainage systems.
6. occurring while the dwelling is under construction or "Vacant", even if we have given permission for construction or vacancy elsewhere in this policy;
7. as stated in the "**Loss or Damage Not Insured**" section of the General Conditions, unless otherwise provided for in this endorsement.

Deductible - We are responsible only for the amount by which the loss or damage exceeds the amount of the deductible shown on the Coverage Summary Page in any one occurrence.

Definitions:

"Ground Water" means 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.

"Ground Water Occurrence" means all loss or damage from "Ground Water" 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.

"Overland Water" as it pertains to this coverage only, means, the rising of, the breaking out or the overflow of a body of fresh water or fresh water source, whether natural or man-made.

Overland Water also means the unusual and rapid accumulation or run off of surface waters from any source, including snow melt or rainfall.

"Overland Water Occurrence" means all damage 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.

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.