

Sewer Back-Up / Water Damage Endorsement - Form 2080

If the Coverage Summary Page indicates that Form 2080 applies, you are insured against direct loss or damage to your property caused by water and/or sewage entering your Dwelling as a result of the accidental backing up or escape of water and/or sewage from a sewer, sump pit or septic tank.

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 in any one occurrence is the amount shown on the Coverage Summary Page.

In the event of loss or damage for which coverage is provided by this endorsement, the following clauses do not apply:

- Single Inclusive Limits Endorsement – Form 2015
- Guaranteed Rebuilding Cost Endorsement – Form 2175

Basis of Claim Payment

The Basis of Claim Payment for this coverage shall be as indicated on the Coverage Summary Page.

Extension of Coverage:

Additional Living Expenses

This coverage extends to include Additional Living Expenses, as defined and limited under Coverage D – Additional Living Expenses elsewhere in this booklet in the event of an insured Sewer Back-up loss.

This extension is not an additional amount of insurance.

Mitigation Expense

In the event of a covered loss, we will pay up to \$1,000 of the limit of insurance for this coverage for expenses you incur to install the following Sewer Back-Up mitigation equipment:

1. a backwater valve installed in the main sewer line;
2. a sump pump with either a standby generator or backup battery power system.

It is a condition of this Extension that all equipment and installations must be in compliance with local Building Codes.

This extension is not an additional amount of insurance.

Students:

This coverage extends to students, as defined and limited in the definition of “you”, “your” and “insured”.

This extension is not an additional amount of insurance.

The above extensions are subject to the deductible and all other terms and conditions of the forms they are extended from.

Limitations

We do not insure loss or damage:

1. 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;
2. 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”;
3. occurring while the dwelling is “Under Construction” or “Vacant”, even if we have given permission for construction or vacancy elsewhere in this policy;
4. as stated in the “**Loss or Damage Not Insured**” section of the General Conditions.

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:

“**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.