



LIMITED SEWER BACKUP COVERAGE CONDOMINIUM UNIT OWNERS AND TENANTS

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.

If your declaration indicates that your unit is insured for Limited Sewer Backup Coverage this coverage is added under Section I – Property Coverage.

WHAT IS COVERED

You are insured against direct physical loss or damage to property insured under Section I – Property Coverage caused by sewer backup.

WHAT IS EXCLUDED

Any sewer backup loss that has been contributed to by a flood or overland water event, regardless if the incident occurred simultaneously or in any other sequence, unless the entry point is from sewer backup only.

AMOUNT OF INSURANCE

The Limited Sewer Backup Coverage limit specified on your declaration is the maximum amount payable for all expenses incurred for sewer backup losses, including Coverage D – Loss of Use of Your Unit.

This endorsement does not increase the amounts of insurance shown in your policy.

DEDUCTIBLE

We will only pay that part of the loss that exceeds the Limited Sewer Backup deductible shown on your declarations.

SPECIAL CONDITIONS

After a covered sewer backup loss, we will pay an additional amount of up to \$1,000 for your installation expenses of a recognized, normally open backwater valve installed on the mainline. This only applies if the loss exceeds the deductible.

For this endorsement, the following is deleted from Additional Coverages - Debris Removal, "If the amount payable for the insured loss, including expenses for debris removal, is greater than the amount of insurance as indicated for Coverage C – Personal Property on your declaration, then an additional 5% of that limit will be available for debris removal expenses."

KEY WORDS

Overland Water means water that accumulates upon or submerges land which is usually dry, resulting from:

- the unusual and rapid accumulation or runoff of water or natural precipitation, not caused by escape of water from a domestic water container or watermain; or
- the rising of, the breaking out or the overflow of any body of fresh water or watercourse, whether natural or man-made.

Sewer Backup means the sudden and accidental backing up or escape of water or sewage originating from a:

- Sewer;
- Septic system;
- Storm drain or drain;
- Sump;

located within your unit or another unit either adjacent or above and the common property.

This endorsement does not change any other limits, terms, conditions, provisions, Key Words, and exclusions of your policy.