



OVERLAND WATER COVERAGE CONDOMINIUM UNIT OWNERS AND TENANTS

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.

If your declaration indicates that your unit is insured for Overland Water 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:

- overland water; and
- any sewer backup loss at your unit resulting from an overland water event, unless the loss is caused by sewer backup only. There must be evidence overland water has entered the unit from an entry point other than where sewer back up enters for this coverage to respond.

WHAT IS EXCLUDED

Regardless of any other cause or event that contributes concurrently, or in any other sequence to the loss or damage, under Section I – What is Excluded, and the following:

- loss or damage caused by:
 - a) the rising of, breaking out or overflow of any body of salt water, whether natural or manmade. This includes, but is not limited to, tsunamis, tides, or tidal waves;
 - b) the entrance of water through foundations, basement walls or basement floors, unless caused by overland water;
 - c) ground water or rising of the water table;
 - d) shoreline ice build-up or water borne ice or, other waterborne objects, whether driven by wind or not;
 - e) spray, storm surges, waves, seiche, whether driven by wind or not;
- loss or damage to your unit resulting from sewer backup only; and
- loss or damage caused by an overland water event as a result of a designated authority's intentional breach of any man-made structure, which are constructed for the purpose of holding back, containing or controlling any body of water or watercourse. These structures include but are not limited to dams, dikes or levees.

AMOUNT OF INSURANCE

The Overland Water Coverage limit specified on your declaration is the maximum amount payable for all expenses incurred for overland water 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 Overland Water Coverage deductible shown on your declaration.

SPECIAL CONDITIONS

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.