

## Water Protection Endorsement

### Insuring Agreement:

If the "Declaration Page" shows that the Water Protection Endorsement applies, it is agreed that coverage is extended to include direct loss or damage to insured property caused by the perils provided by this endorsement.

### Definitions:

For the purposes of this endorsement:

**"Coastal Flooding"** means flooding that occurs along the coasts of saltwater oceans or seas.

**"Flood"** means the rising of, the breaking out or overflow of any inland body of "water" whether natural or man-made but does not include "coastal flooding".

**"Exterior Sewer Line(s)"** means line(s) or pipe(s) that connect the exterior of "your" "dwelling" or a detached private structure to a public sewer system or private septic system.

**"Water"** means the chemical element defined as H<sub>2</sub>O only in its liquid state.

**"Water Service Line(s)"** means the line(s) or pipe(s) carrying "water" that connects from the exterior of "your" "dwelling" or a detached private structure to a public "water" supply system, private well system, and cistern or retention pond.

### Perils Insured:

"You" are insured against direct physical loss or damage to insured property caused by:

- 1) "flood";
- 2) the sudden and accidental entrance of "surface waters";
- 3) the sudden and accidental entrance of "ground water" or the rising of the "water" table;
- 4) the sudden and accidental backup or escape of "water" or sewage from a sewer, septic system, sump pit or drain.

### Exclusions:

"We" do not insure loss or damage resulting from, contributed to or caused directly or indirectly:

- a) by "coastal flooding" including but not limited to waves, tides, tidal waves, tsunamis, storm surges or seiches, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage;
- b) by continuous or repeated "seepage" or "leakage" of "water" or sewage;
- c) from any earth movement including, but not limited to, earthquake, landslide, snow slide, or ice slide;
- d) occurring while the "dwelling" or detached private structure is "under construction" or "vacant", even if permission for construction or vacancy has been given by "us".

### Deductible:

"We" will only pay the amount by which the insured loss or damage exceeds the deductible shown on the "Declaration Page".

### Extended Coverages:

1. **Lawns, Outdoor Trees, Shrubs and Plants**

Coverage provided under Additional Coverages of Section 1 for Lawns, Outdoor Trees, Shrubs and Plants in the Policy to which this Endorsement is attached is extended to respond to the perils insured by this Endorsement as defined and limited.

**2. Emergency Evacuation**

Coverage provided by Coverage D – Additional Living Expenses in the Policy to which this Endorsement is attached is extended to respond to the perils insured by this Endorsement as defined and limited.

**Additional Coverages:**

**1. Loss Mitigation Expenses:**

**a) Sewer or Sump Pit Backup Mitigation Device**

"We" will pay up to \$1,000 (or amount as shown on the "Declaration Page") for expenses incurred by "you" for the installation in each of "your" "dwelling" and detached private structure of a sewer or sump pit backup loss mitigation device following an event for which coverage is provided by this Endorsement. Sewer or sump pit backup loss mitigation includes but is not limited to such devices as:

- (i) a backwater valve installed on the main line(s) and/or;
- (ii) a sump pump with battery backup power.

**b) Response to Warning by Civil Authority**

"We" will pay up to \$5,000 (or amount as shown on the "Declaration Page") in all for expenses incurred by "you" for costs related to the prevention of damage to insured property by a peril insured by this Endorsement. This coverage is only available for costs "you" incur in response to a warning issued by a civil authority in respect to a peril insured by this Endorsement posing a threat to insured property.

**2. Exterior Sewer Line(s) and Water Service Line(s):**

"We" will pay up to \$10,000 (or amount as shown on the "Declaration Page") for this coverage in all to repair or replace "your" "exterior sewer line(s)" and/or "your" "water service line(s)" due to direct physical loss or damage resulting from a leak, break, tear, rupture or collapse of the line(s). The "exterior sewer line(s)" and the "water service line(s)" must be located on the "premises" designated on the "Declaration Page" and the line(s) must be owned by "you" or, "you" must be legally liable for the repair or replacement of those line(s).

**Perils Insured:**

"You" are insured against loss or damage to insured property caused directly or indirectly by:

- 1) wear, tear, gradual deterioration, latent defect or mechanical breakdown, rust, corrosion, extremes of temperature, wet or dry rot, "fungi" or spore(s) or contamination; or
- 2) settling, expansion, contraction, moving, bulging, buckling, or cracking; or
- 3) freezing.

**Exclusions:**

"You" are not insured for any loss or damage resulting from, contributed to or caused directly or indirectly to "exterior sewer line(s)" and the "water service line(s)":

- a) by a blockage or low pressure of the line(s);
- b) for treatment, removal, recovery or disposal of pollutants or hazardous material;
- c) by a breakdown arising from the disconnection from or interruption to the utility main line(s);

- d) that run through or under a body of "water", including but not limited to a swimming pool, pond or lake;
- e) for piping that runs through or under the "dwelling" or detached private structures;
- f) for piping that is connected to outdoor property including, but not limited to, sprinklers, irrigation systems, swimming pools, hot tubs and decorative ponds; or
- g) for piping that is not connected and ready for use.

**Extension of Coverage:**

"We" will also pay for:

- 1) the reasonable and necessary cost of excavation to repair or replace the damaged line(s);
- 2) the cost involved to correct faulty material, workmanship, or design;
- 3) the reasonable and necessary cost to repair or replace outdoor property including, but not limited to trees, shrubs, plants, lawns, sidewalks and driveways damaged, replaced or excavated to make repairs to the line(s). "We" will not pay more than \$1,000 for any one lawn, tree, shrub or plant including debris removal expenses.

**Deductible:**

"We" will only pay the amount by which the insured loss or damage exceeds the deductible shown on the "Declaration Page".

ALL OTHER EXCLUSIONS, DEFINITIONS, CONDITIONS, PROVISIONS AND STATUTORY CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED APPLY.