

SEWER, SEPTIC TANK, DRAIN OR SUMP BACK UP COVERAGE

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED WITHIN THIS ENDORSEMENT AND THE FORMS OF THIS POLICY.

DEFINITIONS

"Sewer, Septic Tank, Drain or Sump Back Up" means sudden and accidental leakage or escape of water from a sewer, septic tank, drain or sump pit within "your" "dwelling".

COVERAGE AGREEMENT

For coverage to apply, the Sewer, Septic Tank, Drain or Sump Back Up Coverage endorsement must show on the "Declaration Page" of "your" Residential Insurance Policy.

Coverage applies to those locations where a limit is showing for "sewer, septic tank, drain or sump back up".

"You" are covered for the direct physical loss or damage to "your" "dwelling", detached private structure and personal property resulting from a "sewer, septic tank, drain or sump back up".

AMOUNT OF INSURANCE

The limit showing on the "Declaration Page" is the maximum amount "we" will pay for "sewer, septic tank, drain or sump back up".

WHAT IS NOT COVERED

This endorsement does not cover loss or damage caused directly or indirectly:

- (1) occurring while the "dwelling" is "vacant" or "under construction", irrespective of any permission for vacancy or construction found elsewhere in "your" Residential Insurance Policy; or
- (2) resulting from escape of water from a sump pit not equipped with a sump pump.

DEDUCTIBLE

"We" will pay only that portion of the loss that exceeds the deductible shown on the "Declaration Page".

Unless stated in this form, all conditions, definitions, exclusions and provisions in "your" Residential Insurance Policy apply.