



## PROPERTY – SEWER, SEPTIC TANK, FLOOR DRAIN OR SUMP BACKUP ENDORSEMENT

Attached to and forming part of this Policy

### INDEMNITY AGREEMENT

In consideration of the additional premium charged the insurance provided by this extended endorsement is hereby extended to include direct loss or damage caused by sewer, septic tank, floor drain or sump backup, meaning sudden and accidental leakage or escape of water from a sewer, septic tank, floor drain or sump pit within the premises subject to the terms and conditions below.

### LIMITS OF LIABILITY

The maximum liability of the Insurer in any one loss shall not exceed the applicable Limit of Liability stated on the Coverage Summary page.

### DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by this peril exceeds the applicable Deductible amount stated in the Coverage Summary page in any one occurrence.

### EXCLUSIONS

We do not insure loss or damage:

- (a) resulting from escape of water from a sump pit not equipped with an operable sump pump; or
- (b) occurring while the building insured is vacant or in the course of construction, irrespective of any permission for vacancy or construction elsewhere in the policy.
- (c) caused directly or indirectly by continuous or repeated seepage or leakage.

### GENERAL CONDITIONS

Except as otherwise provided by this endorsement, all definitions, terms, conditions, and provisions of this policy apply.