



FLOOD EXTENSION ENDORSEMENT

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Applicable only to the coverages which are shown to be subject to this extension on the "Declaration Page". This insurance is extended to include loss or damage caused directly by the peril of flood subject to the following conditions:

1. FLOOD

For the purpose of this Form: flood shall mean the rising of, the breaking out or overflow of any body of water whether natural or man-made and includes waves, tides, tidal waves and tsunamis.

2. DEDUCTIBLE CLAUSE

The Insurer is liable for the amount by which the loss or damage caused by flood exceeds the amount of the deductible shown on the "Declaration Page" for flood in any one occurrence.

3. LIMITS OF LIABILITY

When shown on the "Declaration Page", the Insurers total liability under this Form with respect to the peril of flood shall not exceed either:

- (a) the LIMIT FOR ALL COVERAGES FOR ANY ONE LOSS applicable to each location; or
- (b) the annual aggregate in any one policy year for all losses at all locations.

4. EXCLUSIONS

This form does not cover loss or damage caused directly or indirectly by:

- (a) seepage, leakage or influx of water derived from natural sources through basement walls, doors windows or other openings therein, foundations, basement floors, sidewalks, sidewalk lights, or by the backing up of sewers septic tanks or drains.
- (b) any of the following perils whether or not caused by or attributable to flood; fire, explosion, smoke, leakage from fire protective equipment or from a water main, theft, vandalism or malicious acts.

5. EXTENSIONS OF COVERAGE

The Insurer shall be liable for loss or damage to the property insured caused by wind, hail, rain or snow entering the building through an opening in the roof or walls directly resulting from a flood.

6. PRO RATA CLAUSE

The Insurer shall only be liable for that proportion of a loss payable under this endorsement which the amount insured hereunder bears to the total amount of insurance covering the peril of fire on the same property. If the policy covers two or more items this provision shall apply to each item separately.

All other terms and policy conditions remain unchanged.