COMMERCIAL PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY-- PLEASE READ THIS CAREFULLY

BACK UP OF SEWERS, DRAINS AND SUMP SYSTEMS
(THIS IS NOT FLOOD INSURANCE)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM

SCHEDULE
(The entries required to complete this endorsement will be shown below or on the declarations.)

Limit of Insurance    Described Premises and Occupancy

A. We pay for accidental direct physical loss of or damage to Covered Property caused by or resulting from:
   1. water or sewage that enters the building through sewers or drains; or
   2. water which overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area.

Covered Property, as used in this endorsement, means the type of property described in A.1. Covered Property, and limited in A.2. Property Not Covered (Building and Personal Property Coverage Form), if a Limit of Insurance is shown in the declarations for that type of property.

We do not pay for a loss or damage caused by an insured's negligence.

This coverage does not increase the Limits of Insurance for any other coverage provided by this policy.

B. We will pay no more than the Limit of Insurance shown above for each covered building and/or business personal property. This Limit of Insurance is the most we pay for any 1 occurrence. This Limit of Insurance is the most we pay regardless of the number of individual occupancies.

C. Coverage provided under this endorsement does not apply to the Additional Coverages of Debris Removal or Pollutant Clean Up and Removal.

D. Exclusion 1.g. Water, under B. Exclusions, in the Causes of Loss Basic, Broad or Special Form, is deleted, for this endorsement only, and replaced by the following:

   We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

   g. Water
     (1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
     (2) Mudslide or mudflow;
     (3) Water under the ground surface (except as covered in A.2. above) pressing on, or flowing or seeping through:
         (a) Foundations, walls, floors or paved surfaces;
         (b) Basements, whether paved or not; or
         (c) Doors, windows, or other openings.

But if Water, as described in B.1.g.(1) through B.1.g.(3), results in fire, explosion or sprinkler leakage, we will pay for loss or damage caused by that fire, explosion or sprinkler leakage.

E. We do not pay for loss or damage if the loss or damage occurs, or is in progress, within the first 15 days of:
   1. the inception of this endorsement (unless on a new policy at its inception date, or requested to be added to a renewal policy prior to the renewal date); or
   2. the effective date shown on the declarations issued for any increase in the Limit of Insurance for this coverage, in which event the Limit of Insurance will revert back to the Limit of Insurance applicable prior to the increase.

F. All other policy provisions applicable to the Building and Personal Property Coverage Form apply to this endorsement, including the policy deductible amount.