

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

TO REPORT A LOSS OR CLAIM CALL 855-252-4615

**EMERGENCY WATER REMOVAL SERVICES**

The services described in this "Endorsement" allow us at our option and with your consent to provide a "Contractor(s)" who will provide necessary reasonable emergency water removal services, as described below, solely to protect your covered property under Coverage **A**, Coverage **B**, and Coverage **C** from further damage.

Your Policy has specific requirements about notifying us in the event of direct physical loss or damage to property, which are found in **SECTION I - CONDITIONS**, Condition 2. **Duties After Loss**.

Should you have concerns regarding your "Contractor" at any time during the process of emergency water removal provided under this "Endorsement", you may directly contact your SafePoint claim representative at the telephone number provided to you or call our toll-free Call-Center at 855-252-4615 and a representative will be available to discuss your concerns.

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**CONSENT**

At our option and with your consent to participate in the services provided under this "Endorsement", the following provisions of the Policy are either added or amended.

Your consent provided on or after reporting a claim of loss or damage and the provisions of this "Endorsement" are only for that reported claim of loss or damage.

The provisions of this "Endorsement" do not apply to any subsequent claim of loss or damage, unless we opt to participate in the services provided under this "Endorsement" and you provide another consent as described above.

**AGREEMENT**

The following is added:

In the event of a direct physical loss to property covered under Coverage **A**, Coverage **B** or Coverage **C** located on the "residence premises" caused by accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we will dispatch a "Contractor" of our choice to provide only necessary reasonable emergency water extraction and drying services solely to protect property from further damage, as provided under this "Endorsement".

The following applies:

1. The services provided under this "Endorsement" are limited to only necessary reasonable emergency water extraction and drying services made solely to protect property from further damage.

2. Subject to the terms of this "Endorsement", the limited services under 1. above are also provided when, as described in and covered under paragraphs **2.f.** and **h.** under SECTION I – PERILS INSURED AGAINST Coverage A – Dwelling And Coverage B – Other Structures and as described in and covered under Coverage C – Personal Property, Peril 12., direct physical loss to property covered under Coverage A, Coverage B or Coverage C located on the "residence premises" is caused by:
  - a. Constant or repeated seepage or leakage of water or steam; or
  - b. The presence or condensation of humidity moisture or vapor.
3. The services provided under this Endorsement" do not include any replacement, repair or the rebuilding of the dwelling or other structures and do not include any replacement, repair or the rebuilding of the dwelling or other structures necessary to perform the emergency water extraction and drying services. When such replacement, repair or the rebuilding is necessary, all other provisions of your Policy apply.
4. SECTION I - CONDITIONS, Condition 9. Our Option in **SIC HO-3** does not apply to the services we or the "Contractor" provide under this "Endorsement".
5. Your deductible does not apply to the services provided under this "Endorsement".
6. Any payment for emergency water removal services provided under this "Endorsement" will not be deducted from the \$3,000 limit under SECTION I – PROPERTY COVERAGES **Reasonable Emergency Measures 1.** and will

not be deducted from the \$10,000 limit on coverage under SECTION I – PERILS INSURED AGAINST Coverage A - Dwelling And Coverage B – Other Structures paragraphs 3. and 5., in SIC HO-3.

All other covered emergency water removal services not provided under this “Endorsement”, after application of any applicable deductible, will be included in and limited to the \$3,000 limit under Section I PROPERTY COVERAGES – Reasonable Emergency Measures 1. which will be deducted from the \$10,000 limit on coverage provided in paragraphs 3. and 5. under SECTION I – PERILS INSURED AGAINST Coverage A - Dwelling And Coverage B – Other Structures.

7. This "Endorsement" does not increase any limit of liability applicable to the damaged covered property.
8. We will make payment directly to the "Contractor" as described in SECTION I - CONDITIONS, Condition 10. Loss Payment in SIC HO-3 for services the "Contractor" provides under this "Endorsement".
9. Any services provided under this "Endorsement" for loss or damage that is not covered under your Policy does not cause or create coverage.

#### DEFINITIONS

The following definition is added:

The term "Endorsement" shall mean "form SIC 04 85" and shall mean "form SIC 04 85" in the paragraph(s) added or replaced in SIC HO-3 under this "Endorsement".

The following definition is added regarding the services provided by the "Contractor" under this "Endorsement":

"Contractor" means a person, entity or company, including their employees, agents, representatives and general or specialty contractors who is a member of the network engaged by SafePoint to provide the services under this "Endorsement".

#### SECTION I - CONDITIONS

##### Condition 2. Duties After Loss

The following paragraphs are added to Condition 2.

##### Duties After Loss in SIC HO-3:

Your duties under Condition 2. Duties After Loss in SIC HO-3 apply, whether under this "Endorsement" you or your representative:

1. Prevent the "Contractor" from providing or completing the services, or

2. Have another party perform or contract to perform a duty on your behalf.

The services provided under this "Endorsement" are not a loss inspection. All conditions stipulated in SECTION I - CONDITIONS, Condition 2. Duties After Loss, paragraph 2.a. in SIC HO-3 apply.

Our option and your consent to participate in the services provided under this "Endorsement" are material parts of this "Endorsement". Under no circumstances does this "Endorsement" relieve you or us of any duties and obligations under the Policy not specifically amended, added or deleted in this "Endorsement".

#### SECTION I AND II- CONDITIONS

##### Condition 11. Notice

The following is added to Condition 11. Notice in SIC HO-3 as regards this "Endorsement".

Our offer and your consent to participate in the EMERGENCY WATER REMOVAL SERVICES "Endorsement" requires our agreement to a mutual schedule with you and your permission for SafePoint, its designated representative(s) and the "Contractor" to enter the "Residence Premises" at the address designated in your Declarations as the Location of Residence Premises, for the purpose of inspecting your loss and providing the services under this "Endorsement".

If there is no permission or agreement, this "Endorsement" does not apply and all other provisions of your policy apply.

#### TERMINATION OF CONSENT

1. If you have consented to participate in this "Endorsement", you may withdraw your consent by notifying us any time prior to you signing any authorization(s) provided by the "Contractor" for emergency water removal services. In this event, the "Endorsement" is no longer applicable, and all other provisions of your Policy apply.
2. If you or your representative notify us or the "Contractor" to stop providing the services or you or your representative prevent the "Contractor" from providing or completing the services, this constitutes termination of your consent to the services provided under this "Endorsement".

In this event, this "Endorsement" no longer applies, and instead all other provisions of your Policy apply.

Additionally, the following also applies:

- a. All duties required under SECTION I - CONDITIONS, Condition 2. Duties After

**Loss** in **SIC HO-3** will apply, which may include water removal if needed. However, we will make payment directly to the "Contractor" as described in **SECTION I - CONDITIONS**, Condition 10. **Loss Payment** in **SIC HO-3** for any services the "Contractor" provides under this "Endorsement".

- b. The deductible described under **SECTION I - CONDITIONS**, Condition 18. **Deductible** in **SIC HO-3** will apply, except we will not apply a deductible to any part of our loss settlement with you that represents the payment we make to the "Contractor" for the services the "Contractor" provides under this "Endorsement".

### **POLICY PROVISIONS**

The following are added:

This "Endorsement" does not cover any services you or your representative obtain from other providers or contractors. Instead all other provisions of your Policy apply regarding the services you or your representative obtain from other service providers or contractors.

We will make payment directly to the "Contractor" as described in **SECTION I - CONDITIONS**, Condition

10. **Loss Payment** in **SIC HO-3** for services the "Contractor" provides under this "Endorsement".