

WATER DAMAGE EXCLUSION ENDORSEMENT

For Use with Form HO 00 06

For the premium charged, your policy is changed as follows:

SECTION I – PERILS INSURED AGAINST

Coverage C – Personal Property

Paragraph **12. Accidental Discharge Or Overflow Of Water Or Steam**, is deleted in its entirety.

SECTION I – EXCLUSIONS

Paragraph **3. Water Damage** is deleted and replaced by the following:

3. Water Damage, meaning:

- a.** Flood, surface water, waves, tidal water, overflow of a body of water or spray from any of these, whether or not driven by wind;
- b.** Water, water-borne material or sewage which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment;
- c.** Water, water-borne material or sewage below the surface of the ground including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;
- d.** Accidental or intentional discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;
- e.** Water penetration through the roof system or exterior walls or windows unless water penetration is a direct result of damage caused by a Peril Insured Against other than water and not otherwise excluded in this policy. Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of physical damage from a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in your policy declarations. Water damage occurring subsequent to and as a result of damage caused by a Peril Insured Against other than water will be covered under that peril provided that peril is not otherwise excluded in this policy. The covered damage will be subject to the applicable deductible stated in your policy;

Caused by or resulting from human or animal, forces or any act of nature.

Direct loss by fire, explosion or theft resulting from water damage is covered.

All other provisions of your policy apply.