

Loudoun Mutual Insurance Company

Additional Perils for FL-1

This endorsement broadens the coverages provided by “your” primary coverage form.

PLEASE READ IT CAREFULLY

The PERILS INSURED AGAINST under form FL-1 are amended to include:

- 11. Accidental Discharge or Overflow of Liquids or Steam** from a plumbing, heating, air-conditioning or automatic sprinkling system, water heater or from a domestic appliance. However:
- a. **We** do not pay for loss caused by continuous or repeated seepage or leakage.
 - b. **We** do not pay for loss caused by freezing.
 - c. **We** do not pay for loss on the **insured premises** caused by accidental discharge or overflow which comes from off the **insured premises**.
 - d. **We** do not pay for loss if the residence has been vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.
 - e. **We** do not pay for loss to the system, heater or appliance from which the liquid or steam escapes. (**We** do pay the reasonable cost of removing and replacing only those parts of the structure needed to repair the system, heater or appliance.)

In this peril, a plumbing system does not include a sump, sump pump and related equipment.

- 12. Freezing** of a plumbing, heating, air-conditioning or automatic sprinkling system, water heater or a domestic appliance. However, **we** do not pay for loss on the **insured premises** while the residence is vacant or unoccupied or under construction and unoccupied, unless **you** have taken reasonable care to:
- a. maintain heat in the building or mobile home; or
 - b. shut off the liquid supply and drain the system, domestic appliance or heater.

All other terms and conditions of the policy apply.