

Loudoun Mutual Insurance Company

This endorsement broadens the coverages provided by "your" primary coverage form.
PLEASE READ IT CAREFULLY

LANDLORD GUARDIAN ENDORSEMENT

WATER DAMAGE (SEWERS AND DRAINS)

1. **We** pay up to \$10,000 (\$25,000 total if endorsement FL 208 is attached) for direct loss to covered property caused by water which backs up through sewers or drains or water which enters into and overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area.
2. Under **GENERAL EXCLUSIONS, 9. Water Damage**, the reference to water which backs up through or overflows from sewers, drains or sumps is deleted.
3. A \$500 deductible applies to this coverage.

ORDINANCE OR LAW

1. Under **DEFINITIONS**, the following is added:

8. **Pollutant** means any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of.

2. **Ordinance or Law** -- "We" pay for the increased cost which results from the enforcement of a code, ordinance, or law which regulates the use, construction, repair, or demolition of property or the removal of its debris following a loss to covered property.

The loss must be caused by a peril that applies to the damaged property.

However, "we" do not pay for:

- a. any loss in value of property which results from the enforcement of a code, ordinance, or law; or
- b. any loss, cost, or expense which results from the enforcement of a code, ordinance, or law requiring that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants".

This coverage does not increase the "limit" shown for the damaged property. "We" will not pay more for direct physical loss to property and the increased cost combined than the "limit" that applies to the damaged property.

3. Under **GENERAL EXCLUSIONS, 6. Ordinance or Law** is deleted and replaced by:

6. Ordinance or Law -- "We" do not pay for:

- a. any loss or increased cost which results from the enforcement of a code, ordinance, or law which regulates the use, construction, repair, or demolition of property or the removal of its debris, except as provided under item 2. of this endorsement;
- b. any loss in value of property which results from the enforcement of a code, ordinance, or law; or
- c. any loss, cost, or expense which results from the enforcement of a code, ordinance, or law requiring that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants".

This applies whether or not there has been physical damage to covered property.

DEBRIS REMOVAL OF TREES

Under **INCIDENTAL COVERAGES**, item 2. Debris Removal is deleted and replaced by:

2. **Debris Removal** -- **We** pay for the cost to remove the debris of covered property after an insured loss. This includes the cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to covered property.

We will not pay more for direct loss to property and debris removal combined than the **limit** that applies to the damaged property.

We also pay the cost to remove fallen trees which cause damage to property covered under Coverages A, B, or C if:

- a. the falling of the tree is caused by any of the perils insured against described under Coverage C; and
- b. coverage is not provided elsewhere by this policy.

Regardless of the number of fallen trees, the most **we** will pay is \$1,500 per occurrence.

EXTRA PERSONAL PROPERTY

Under form **FL-3, INCIDENTAL COVERAGE 7.** is added

7. **Related Personal Property of the Insured** – “We” will pay up to \$5,000 (*\$10,000 total if form LM 17 is attached*) for direct loss to Personal Property of the Insured, while located on the insured premises, caused by a Peril Insured Against as described under Coverage C – Personal Property. This coverage does not apply to personal property of others. This limit is in addition to any limit shown under Coverage C - Personal Property.

Under form **FL-2, INCIDENTAL COVERAGE 9.** is added

9. **Related Personal Property of the Insured** – “We” will pay up to \$5,000 (*\$10,000 total if form LM 17 is attached*) for direct loss to Personal Property of the Insured, while located on the insured premises, caused by a Peril Insured Against as described under Coverage C – Personal Property. This coverage does not apply to personal property of others. This limit is in addition to any limit shown under Coverage C - Personal Property.

EXTRA REPLACEMENT COST

Under **HOW MUCH WE PAY FOR LOSS OR CLAIM**, Item 1.a. under Replacement Cost Terms is deleted and replaced by:

1. Replacement Cost Terms

a. The Replacement Cost Terms apply only to property covered under Coverages A, B, and C. They do not apply to buildings that do not have a permanent foundation and roof. They do not apply to mobile homes whether or not on a permanent foundation;

All other provisions of this policy apply.