

## WATER DAMAGE SEWERS, DRAINS, AND SUMPS

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

**Deductible:**           \$

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### PROPERTY COVERAGES

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"We" pay for direct physical loss to covered property caused by:

1. water or sewage which backs up through sewers or drains; or
2. 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. However, "we" do not pay for loss to the sump pump or other type of system or related equipment caused by mechanical breakdown.

This coverage does not increase the "limits" shown on the "declarations" for Coverages A, B, C, or D.

"We" pay only that part of the loss which is more than the larger of the following amounts:

1. \$250; or
2. the deductible shown above.

However, the deductible does not apply to Coverage D.

Under Exclusions That Apply To Property Coverages, the references to:

1. water or sewage which backs up through sewers or drains or water which overflows from within a sump under Water Damage; and
2. mechanical breakdown under Wear and Tear;

are deleted with respect to the coverage provided by this endorsement.