

## **FLOOD ENDORSEMENT**

Attached to and forming part of this Policy

This policy is hereby extended to include loss or damage caused directly by the peril of "Flood" subject to the following conditions:

### **DEDUCTIBLE**

"We" are liable for the amount by which the loss or damage caused by flood exceeds the amount of the Deductible specified on the "Declaration Page" for this endorsement in any one "flood occurrence".

### **EXCLUSIONS**

This endorsement does not cover loss or damage caused directly or indirectly by any of the following perils whether or not caused by or attributable to "flood":

- (a) the backing up or overflow, within the area bounded by the bearing walls and foundations of the building described on the "Declarations Page", of water from within sewers, sumps, septic tanks or drains;
- (b) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows or other openings in such sidewalks, driveways, foundations, walls or floors;
- (c) (i) fire, explosion, smoke, leakage from "fire protective equipment", theft, riot, vandalism or malicious acts;  
(ii) leakage from a watermain.

### **EXTENSION OF COVERAGE**

"We" shall be liable for loss or damage to the insured property caused by wind, hail, rain or snow entering a building through an opening in the roof or walls directly resulting from "flood".

### **DEFINITIONS**

- (a) "Flood" means the breaking out or overflow of any natural or artificial body of water and includes "surface water", waves, tides, tidal waves and tsunamis.
- (b) "Flood occurrence" means all flooding which occurs within any 168 consecutive hours commencing during the policy period on or after the effective date of this endorsement. The expiration of this policy will not reduce the 168 hour period.
- (c) "Surface water" means water or natural precipitation temporarily diffused over the surface of the ground.

### **PRO RATA CLAUSE**

"We" shall only be liable for that proportion of a loss payable under this coverage endorsement, which the amount insured hereunder, bears to the total amount of insurance covering the peril of fire on the same property. If the Policy covers two or more items this provision shall apply to each item separately.

Except as specifically modified by this Endorsement, the terms, conditions and exclusions of the Policy are unchanged.