

SEWER, SEPTIC TANK, DRAIN OR SUMP BACK UP ENDORSEMENT

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED WITHIN THIS ENDORSEMENT AND THE FORMS OF THIS POLICY.

DEFINITIONS

Wherever used in this endorsement:

“Sewer, Septic Tank, Drain or Sump Back Up” means sudden and accidental leakage or escape of water from a sewer, septic tank, drain or sump pit within “your” “dwelling”.

“Flood” means water that accumulates upon or submerges land resulting from the unusual and rapid accumulation of water from any source, including the breaking out of or the overflow of any body of water or watercourse, whether natural or artificial.

“Ground Water” means 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 any other openings in such sidewalks, driveways, foundations, walls or floors.

“Surface Water” means water on the surface of the ground where water does not usually accumulate in ordinary watercourses, lakes or ponds. This includes any waterborne objects.

COVERAGE AGREEMENT

For coverage to apply, the Sewer, Septic Tank, Drain or Sump Back Up Endorsement must show on the “Declaration Page” of “your” Insurance Policy.

Coverage applies to those locations where a limit is showing for Sewer, Septic tank, Drain or Sump Back Up Endorsement.

You are insured against direct physical loss or damage to insured property caused by the sudden and accidental backing up or escape of water or sewage within your dwelling on your premises through a:

1. Sewer on your premises;
2. Septic system on your premises;
3. Sump located within your dwelling; or
4. Drain located within your dwelling.

In respect of the coverage set out in this form, all causes or events which occur within 168 consecutive hours of the first cause or event causing loss or damage, shall be considered as one occurrence. Provided that the first cause or event occurs before policy expiration, policy termination will not interrupt the 168-hour period.

AMOUNT OF INSURANCE

The amount of insurance provided for Sewer, Septic tank, Drain or Sump back up Endorsement is the amount shown on the “Declaration Page”. This is the maximum amount we will pay for losses or damage caused by “Sewer, Septic tank, Drain or Sump Back up”.

WHAT IS NOT COVERED

This endorsement does not cover loss or damage caused directly or indirectly:

- (1) occurring while the “dwelling” is “vacant” or “under construction”, irrespective of any permission for vacancy or construction found elsewhere in “your” Residential Insurance Policy; or

- (2) resulting from escape of water from a sump pit not equipped with a fully functioning sump pump.
- (3) if "flood" directly or indirectly contributes concurrently or in any other sequence to the loss or damage;
- (4) if "surface water" enters your dwelling or additional building on your premises and directly or indirectly contributes to the loss or damage;
- (5) caused by continuous or repeated seepage or leakage of water;
- (6) caused by "ground water" or rising of the water table.

These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any other sequence to the occasioning of the loss or damage.

DEDUCTIBLE

"We" will pay only that portion of the loss that exceeds the Sewer, Septic Tank, Drain or Sump Back up Endorsement deductible shown on the "Declaration Page".

Unless stated in this form, all terms, conditions, definitions, exclusions and provisions in "your" Insurance Policy apply.