

WATER GUARD PLUS 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:

- (1) "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.
- (2) "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.
- (3) "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.
- (4) "Single Occurrence" means all causes or events covered by this endorsement that occur within 168 consecutive hours of the first cause or event. Each is considered as one (1) occurrence happening during the term of the Policy on or after the effective date of this endorsement. The expiration of the Policy will not reduce the 168-hour period.

COVERAGE AGREEMENT

For coverage to apply, the Water Guard Plus Endorsement must show on the "Declaration Page" of "your" insurance policy.

Coverage applies to those locations where a limit is showing for Water Guard Plus Endorsement.

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.

INSURED PERILS

"You" are covered for sudden and accidental direct physical loss or damage to "your" "dwelling", detached private structure and personal property resulting from a "single occurrence" caused by "Flood", "Ground Water", "Surface Water" and the rising of a water table.

You are insured:

1. against direct physical loss or damage caused by "flood".
2. against direct physical loss or damage as described under the Sewer, Septic Tank, Drain or Sump Back Up Endorsement if "flood" directly or indirectly contributes concurrently or in any other sequence to the loss or damage;
3. against direct physical loss or damage caused by the sudden and accidental entrance of "surface water" that enter your dwelling on your premises through a point at or above the surface of the ground;
4. against direct physical loss or damage caused by the sudden and accidental entrance of "ground water" that enter your dwelling on your premises;
5. against direct physical loss or damage as described under the Sewer, Septic Tank, Drain or Sump Back Up Endorsement if "surface water" or "ground water" enter your dwelling through a point at or above the surface of the ground and directly or indirectly contribute concurrently or in any other

sequence to the loss or damage;

6. for Prohibited Access - Additional Living Expense, as defined in your policy, provided the evacuation is a direct result of "flood".

AMOUNT OF INSURANCE

The amount of insurance provided for Water Guard Plus Endorsement is the amount shown on the "Declaration Page" and is the maximum amount "we" will pay for the Water Guard Plus Endorsement.

WHAT IS NOT COVERED

This endorsement does not cover loss or damage resulting from, contributed to, or caused directly or indirectly:

- (1) arising from "flood" caused by waves, tide, tidal wave, tsunami, storm surge, or seiche;
- (2) caused by continuous or repeated seepage or leakage of water;
- (3) caused by landslide or any other earth movement;
- (4) by the escape of water resulting from the intentional breach of any man-made structure constructed for the purpose of holding back, containing, or controlling any body of water. These structures include but are not limited to dams, dikes, levees, barrier, weir.;
- (5) occurring while the "dwelling" is "vacant" or "under construction", irrespective of any permission for vacancy or construction elsewhere in "your" Insurance Policy.

These exclusions apply whether or not there are one (1) or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

DEDUCTIBLE

"We" will pay only that portion of the loss that exceeds the Water Guard Plus Endorsement deductible shown on the "Declaration Page" for any "Single Occurrence".

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