



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### SEWER BACKUP

This endorsement modifies insurance provided under the following:

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Broad Form) (WA3000)

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Named Perils) (WA3150)

1. If **Building And Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy:

Exclusion (c)(i)(3) in **SECTION I** of **B.2. Excluded Perils** is deleted, but only with respect to the "premises" to which this Sewer Backup endorsement is applicable.

2. If **Building And Business Contents Coverage Form (Named Perils) (WA3150)** is applicable to your policy:

The following is added to **A.2. Insured Perils**, but only with respect to the "premises" to which this Sewer Backup endorsement is applicable:

**"Sewer Backup".**

3. The following is added to **SECTION II** of **B.2. Excluded Perils**:

We will not pay for loss or damage caused directly or indirectly by "sewer backup":

- (i) Resulting from or contributed to by "flood". This exclusion applies whether or not "flood" occurs concurrently or in any sequence to the "sewer backup"; or
- (ii) That begins before the inception date of this Sewer Backup endorsement.

4. The following is added to **D. AMOUNTS OF INSURANCE**:

The most we will pay for loss or damage in any one occurrence of "sewer backup" at the "premises" to which this Sewer Backup endorsement is applicable is the Sewer Backup Amount of Insurance listed in the Declarations under such endorsement. The Sewer Backup Amount of Insurance does not increase any other applicable Amount of Insurance. However, any additional amount of insurance that may be applicable under an Additional Coverage or Coverage Extension that is part of this Coverage Form is in addition to this Sewer Backup Amount of Insurance.

5. The following is added to **E. DEDUCTIBLE**:

However, the deductible listed in the Declarations under the Sewer Backup endorsement applies to loss or damage in any one occurrence caused by "sewer backup". Such deductible applies separately to each "premises" to which this Sewer Backup endorsement is applicable.

6. The following is added to **G. DEFINITIONS**:

**"Sewer Backup"** means the backing up or overflow of water from sewers, sumps, septic tanks or drains.

All other terms and conditions remain unchanged.