ADDED WATER DAMAGES COVERAGE

Refer to Supplemental Declarations if information is not shown on this form.
For an additional premium, ***we*** provide the following coverage under this endorsement subject to the ***terms*** contained in the General Policy provisions.

Any Added Water Damages Coverage in the policy is deleted and replaced by the following:

Added Water Damages Coverage
We pay up to $ _____ per ***occurrence*** for direct loss to property caused by the backup of water:
1. through sewers and/or drains; and
2. through sump basins caused by failure of sump pump operation.

Exclusions-Added Water Damages Coverage
These additional exclusions apply to Added Water Damages Coverage:

We **do not pay for:**
1. loss or damage resulting from an ***insured's*** negligence;
2. loss or damage resulting from an ***insured's*** neglect or failure to service or maintain the sump pump or any plumbing appliance; or
3. generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

All other ***terms*** and conditions remain unchanged.