Old Language	New Language	Explanation of Proposed Changes	Impact
The amount of Added Water Damages Coverage provided in this endorsement is in addition to any other Added Water Damages Coverage contained in ***your*** policy. ***Added Water Damages Coverage*** ***We*** pay up to $ _____ per ***occurrence*** for direct loss to property caused by the backup of water on the ***insured premises***: 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 this 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.	**WHAT *WE* PAY FOR** ***We*** pay up to the Amount of Insurance shown above per occurrence for accidental direct physical loss or damage to property caused by the backup, discharge or overflow of water, waterborne material or sewage on the ***insured premises***: 1. Through sewers or drains; and 2. Through sump basins caused by failure of sump pump operations. The Amount of Insurance shown on this endorsement is in addition to any other amount of insurance for Backup, Discharge Or Overflow coverage contained in ***your*** policy. **WHAT *WE* DO NOT PAY FOR** ***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.	1. What We Pay For – Added exposures for discharge or overflow, waterborne material and sewage.	1. Broadening