Old Language	New Language	Explanation of Proposed Changes	Impact
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 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 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. Any amount of insurance for Backup, Discharge Or Overflow coverage contained in ***your*** policy is deleted and replaced by the Amount of Insurance shown on this endorsement. **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