AssuranceAmerica

Water Backup and Sump Pump Discharge or Overflow

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

We cover damage resulting from water backup or sump pump overflow as described below:

Water Backup and Sump Pump Discharge or Overflow Coverage

We insure, up to $5,000, for direct physical loss, not caused by negligence of an "insured", to property covered under Section I caused by water, or water-borne material, which:

1. Backs up through sewers or drains; or

2. Overflows or is discharged from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits or liability for Coverages **C** or **D** stated in the Declarations.

Water Damage Exclusion

The **Water Damage** exclusion is replaced by the following:

1. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;

2. Water or any other substance which backs up through sewers or drains as a direct or indirect result of flood;

3. Overflows from a sump pump, sump pump well, or other system designed for the removal of subsurface water which is drained from a foundation area of a structure as a direct or indirect result of flood;

4. Water or any other substance on or below the surface of the ground, regardless of its source. This includes but is not limited to water or any other substance which exerts pressure on or flows, seeps, or leaks through any part of the "residence premises."

This Exclusion applies regardless of whether any of the above, in **1.** through **4.**, is caused by an act of nature or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow, or discharge, for any reason, of water or waterborne material from a dam, levee, seawall, or any other boundary or containment system.

However, direct loss by fire, explosion, or theft resulting from any of the above, in **1.** through **4.**, is covered.

All other provisions of your policy apply.