

WATER BACKUP AND OVERFLOW COVERAGE

(The entries required to complete this Schedule
will be shown below or on the "declarations".)

Schedule

Prem. No.	Bldg. No.	Covered Property	Direct Physical Loss Limit per Occurrence	Optional Coverage for Loss Of Income Limit per Occurrence
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1. In return for "your" payment of the required premium, "we" provide the coverage described in this endorsement. This coverage is subject to the "terms" of this endorsement, the Common Policy Conditions, the Common Policy Definitions, and the "terms" applicable to Property Coverages, except as provided below.

2. **Coverage For Direct Physical Loss**

"We" cover direct physical loss or damage to covered property shown in the Schedule above while at the premises shown, caused by water, or material present in or carried or otherwise moved by water, that backs up through, overflows from, or is otherwise discharged from:

- a. a sewer or drain;
- b. a sump, sump pump, or related equipment, even if the backup, overflow, or discharge is due to mechanical breakdown of such sump pump or related equipment.

However, "we" do not cover the cost to repair or replace any sump pump or related equipment due to mechanical breakdown; or

- c. any other type of system designed to remove subsurface water which is drained from the foundation area.

Coverage Limit -- Neither the Coverage A "limit" nor the Coverage B "limit" shown on the "declarations" applies to the coverage provided by this endorsement. The most "we" pay per occurrence under this endorsement for direct physical loss or damage to covered property is the "limit" shown in the Schedule above that applies to that property.

3. **Optional Coverage For Loss Of Income**

When a "limit" is shown in the Schedule above for Optional Coverage For Loss Of Income and "your" business sustains a necessary "interruption" due to direct physical loss or damage to covered property shown in the Schedule above, as described in item 2. of this endorsement, "we" pay "your" loss of Earnings and Extra Expenses as described under Coverage C -- Loss Of Income during the "restoration period".

Coverage Limit -- The limit for Coverage C -- Loss Of Income, if shown on the "declarations", does not apply to the Optional Coverage For Loss Of Income that may be provided by this endorsement. The most "we" pay per occurrence under this endorsement for Earnings and Extra Expenses is the "limit" shown in the Schedule above for Optional Coverage For Loss Of Income.

4. With respect to the limited coverage provided by this endorsement, item 9. under Perils Excluded is deleted and replaced by the following:

9. **Water** --

- a. "We" do not pay for loss or damage caused by:
- 1) flood; surface water; waves, including, but not limited to, tidal wave and tsunami; tidal water; tides; overflow of any body of water; or spray from any of these; all whether or not driven by wind. This includes, but is not limited to, storm surge, storm tide, and tidal surge;
 - 2) mudslide or mudflow;
 - 3) water below the surface of the ground. This includes water that exerts pressure on or flows, seeps, or leaks through or into:
 - a) basements, whether paved or not;
 - b) doors, windows, or other openings;
 - c) foundations, floors, walls, or paved surfaces; or
 - d) swimming pools, septic tanks, or other structures; or
 - 4) material present in or carried or otherwise moved by water described in items 1) through 3) above.

However, if fire, explosion, or sprinkler leakage results, "we" do pay for the resulting loss.

- b. This exclusion:

- 1) applies regardless of the cause of the water or the material carried or moved by water described under items a.1) through a.4) above, whether or not such cause is an act of nature; and
- 2) applies to, but is not limited to, water and material present in or carried or moved by water, whether or not driven by wind, that:
 - a) overtops;
 - b) escapes from;
 - c) is released from; or
 - d) is otherwise discharged from;

a dam, levee, dike, floodgate, seawall, or other device or feature designed or used to retain, contain, or control water.

However, if this endorsement is attached to form BP 0200, this exclusion does not apply to "computers".

5. With respect to coverage provided by this endorsement, the following exclusions are added under Additional Exclusions:
- a. **Ordinary Maintenance** -- "We" do not pay for loss or damage caused by an "insured's" failure to perform the ordinary maintenance or repair necessary to keep a sewer or drain cleared of obstructions.
 - b. **Proper Condition** -- "We" do not pay for loss or damage caused by an "insured's" failure to maintain in proper working condition a sump pump or related equipment or any other type of system designed to remove subsurface water which is drained from the foundation area.

- c. **Loss Of Use** -- Except with respect to any Optional Coverage For Loss Of Income that may be provided as indicated by an entry on the Schedule above, "we" do not pay for loss caused by or resulting from loss of use, business interruption, delay, or loss of market or for any expenses incurred to minimize or avoid such losses.