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OVERLAND WATER ENDORSEMENT

WORDS AND PHRASES IN BOLD HAVE SPECIAL MEANING AS DEFINED IN THE POLICY THAT THIS ENDORSEMENT IS ATTACHED TO AND FORMING PART OF.

For the purpose of this endorsement **only** the following definitions have been amended and apply solely to this endorsement:

Definitions:

"Flood" means waves, tides, tidal waves, tsunamis or the rising of, breaking out or the overflow of any body of salt water, whether natural or man-made.

"Overland Water" means water that accumulates upon or submerges land which is usually dry resulting from:

- a) The unusual and rapid accumulation or run off of surface waters from any source, including torrential rainfall.
- b) The rising or, breaking out or the overflow of any body of fresh water.

"Single Occurrence" means all causes or events for which coverage is provided by this endorsement which occur within 168 consecutive hours of the first cause or event, shall be considered as one occurrence. Provided that the first cause or event occurs before the policy expiration, policy termination will not interrupt the 168 hour period.

Insuring Agreement

If the **Declaration Page** shows that the Overland Water Endorsement applies, it is agreed that coverage is extended to include direct physical loss or damage to the **dwelling** and personal property caused by the peril provided by this endorsement, subject to the limit shown on the **Declaration Page** for the peril. **Guaranteed Replacement Cost** and Combined Limit, if applicable, **do not** apply to this endorsement.

Peril Insured

You are insured against direct physical loss or damage to insured property caused by the sudden and accidental entrance of **overland water** that enters **your dwelling** from any **single occurrence**.

Perils Excluded

We do not insure loss or damage resulting from, contributed to or caused directly or indirectly:

- a) by flood, spray, storm surge, seiche, ice, all whether driven by wind or not.
- b) by continuous or repeated **seepage** or **leakage** of **water** or sewage through foundations, basement walls or basement floors, except for the entrance of water caused by overland water.
- c) by the escape of water resulting from the intentional breach of any manmade structure constructed for the purpose of holding back, containing or controlling any body of water. These structures include but are not limited to dams, dikes or levees.
- d) from any earth movement including, but not limited to, **earthquake**, landslide, snow slide, or ice slide;
- e) occurring while the **dwelling** is **under construction** or **vacant**, even if permission for construction or vacancy has been given by us; or
- f) by **ground water** or rising of the water table.

These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

Deductible

We will only pay the amount by which the insured loss or damage exceeds the deductible shown on the **Declaration Page**.

Extensions of Coverage

1. **Emergency Evacuation**

Coverage provided by Coverage D – Additional Living Expenses in the Policy to which this endorsement is attached is extended to respond to the peril insured by this endorsement as defined and limited.

ALL EXCLUSIONS, DEFINITIONS, CONDITIONS, PROVISIONS AND STATUTORY CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED APPLY.