

SBER

**SEWER, SEPTIC TANK, DRAIN OR SUMP BACKUP COVERAGE ENDORSEMENT**

**Insuring Agreement**

If the **Declaration Page** shows that Sewer, Septic Tank, Drain or Sump Backup Coverage applies, it is agreed that the policy is extended to cover, up to the limit shown on the **Declaration Page**, direct physical loss or damage to the rented **dwelling** and landlord's property in the rented **dwelling** caused by:

SEWER, SEPTIC TANK, DRAIN OR SUMP BACK UP, meaning sudden and accidental **leakage** or escape of **water** from a sewer, septic tank, drain or sump pit within the insured's rented **dwelling** subject to the terms and conditions below:

**Loss or Damage Not Insured**

We do not insure loss or damage:

- a) resulting from escape of **water** from a sump pit not equipped with a sump pump; or
- b) occurring while the rented **dwelling** insured is **vacant** or **under construction**, irrespective of any permission for vacancy or construction elsewhere in the policy.

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