

SEWER, SEPTIC TANK, FLOOR DRAIN OR SUMP BACKUP ENDORSEMENT

The endorsement modifies insurance provided under the following coverage forms:

Commercial Property Broad Form
Commercial Property Named Perils Form

WORDS AND PHRASES IN BOLD HAVE SPECIAL MEANING AS DEFINED BELOW OR IN THE FORM TO WHICH THIS ENDORSEMENT IS ATTACHED

INDEMNITY AGREEMENT

When the **Declaration Page** indicates that the Sewer, Septic Tank, Floor Drain or Sump Backup Endorsement (Form CMF-0025-1199) forms part of the insurance policy, this insurance extends to cover direct loss or damage to the building and/or contents insured by this policy caused by **sewer, septic tank, drain or sump backup** within the premises insured, subject to the terms and conditions below.

DEFINITIONS

“Sewer, Septic Tank, Drain Or Sump Backup” means sudden and accidental leakage or escape of water from a sewer, septic tank, floor drain or sump pit.

DEDUCTIBLE

We will pay for the amount by which the loss or damage caused by **sewer, septic tank, drain or sump backup** in any one occurrence exceeds the amount specified on the **Declaration Page**.

EXCLUSIONS

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 building insured is vacant or in the course of construction, irrespective of any permission for vacancy or construction elsewhere in the policy.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED REMAIN UNCHANGED.