

SEWER BACK-UP ENDORSEMENT

This endorsement applies separately to each location for which Sewer Back Up is specified on the "Declarations Page".

This insurance is extended to cover direct loss or damage caused by rupture of or escapes of water from a sewer, floor drain, sump, septic tank, eaves trough, downspout or the melting of ice or snow on the exterior of the roof.

EXCLUSIONS

We do not insure for loss or damage occurring while the building insured:

- (a) is vacant, irrespective of any permission given for vacancy elsewhere in this Policy; or
- (b) is in course of construction, irrespective of any permission given elsewhere in this Policy to complete the construction.

DEDUCTIBLE

We are liable for the amount by which the loss or damage caused by "sewer back up" and "roof water" exceeds the amount of the deductible specified on the "Declarations Page" for this endorsement in any one occurrence.

This Deductible Clause applies separately to each "premises" to which this endorsement applies.

Except as specifically modified by this Endorsement, the terms, conditions and exclusions of the Policy are unchanged.