

**BACK UP OF SEWER, DRAIN AND SUMP PUMP
COVERAGE**

1. **We** do not provide coverage if the loss occurs or is in progress:
 - A. during the first 5 days after the effective date of this coverage if added at inception date or renewal date of this policy; or
 - B. during the first 30 days after the effective date of this coverage if added any time other than the inception date or renewal date.However, this provision does not apply if this coverage applied to **your** policy prior to this policy period and is continued as part of **your** policy renewal.
2. **We** pay for accidental direct physical loss under the Coverages listed in **SECTION I - COVERAGES** caused by or resulting from water or water-borne material:
 - A. which backs up through sewers or drains; or
 - B. which enters and overflows or is discharged from within a sump pump, sump pump well or other type system designed to remove subsurface water which is drained from the foundation area.
3. **Limit of Liability**
 - A. If no limit is shown in the Declarations for Back Up of Sewer, Drain and Sump Pump Coverage, then the limits applying to the damaged or destroyed property under Section I - Coverages A, B and C apply.
 - B. If a limit is shown in the Declarations for Back Up of Sewer, Drain and Sump Pump Coverage, then the limit shown is the total **we** will pay in any one loss for damaged or destroyed property under Section I - Coverages A, B and C.
4. Under **SECTION I - ADDITIONAL COVERAGES, Collapse**, **we** will also pay for sudden and accidental direct physical loss to covered property involving the entire collapse of a building or any part of a building caused by one or more of the following:
 - A. water or water borne material which backs up through sewers or drains; or
 - B. water or water-borne material which enters and overflows or is discharged from within a sump pump, sump pump well or other type system designed to remove subsurface water which is drained from the foundation area.
5. Under **SECTION I - LOSSES WE DO NOT COVER**, 1.D. **Water Damage** item 2. is deleted with respect to the coverages provided by this optional coverage.
6. **Deductible. We** will pay only that part of the loss that exceeds the deductible amount shown in the Declarations for this coverage. This deductible amount applies separately to each loss.

All other provisions of the policy apply except as modified by this endorsement.