

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FOUNDATION COVERAGE – TEXAS

SECTION 1-PROPERTY COVERAGES

Under **E. Additional Coverages** the following Coverage is added:

FOUNDATION COVERAGE

- a. We cover settling, cracking, shrinking, bulging, or expansion of the foundation, floor slab or footings that support the dwelling caused by seepage or leakage of water or steam from within a plumbing, heating, air condition or automatic fire protective sprinkler system.

This coverage included the cost of tearing out and replacing any part of the building necessary to repair the system from which the leakage or seepage occurred.

- b. We do not cover loss to the system from which the water or steam escaped.
- c. Our limit of liability for this coverage will not exceed an amount equal to 15% of the Coverage A limit applicable on the date of loss.
- d. This coverage does not increase the limit of liability that applies to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

The following revisions are made for the purposes of this endorsement only:

Paragraph **A.2.c.(5)** is deleted and replaced by the following

- (5) Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more days from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within or around a household appliance, shower stall, shower tub or bathtub installation, except as specifically provided by this endorsement.

Paragraph **A.2.c.(6)(f)** is replaced by the following:

- (f) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, footings, foundations, walls, floors, roofs or ceilings, except as specifically provided by this endorsement

Except as stated in this endorsement, we do not provide coverage for any loss precluded by another provision in this policy.

All other provisions of this policy apply.