

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIMITED WATER DAMAGE COVERAGE**

The following is added under **SECTION I – PROPERTY COVERAGES**:

**F. SPECIAL LIMITS OF LIABILITY**

**1. WATER DAMAGE COVERAGE**

- a. The total limit of liability for water damage to covered property is **\$10,000** per policy term. This limit applies to all damaged covered property under Coverage **A, B** and **C** combined.
- b. This limit applies to direct physical damage caused by sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.
- c. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the system from which the discharge occurred.
- d. We do not cover loss to the system from which the water escaped.
- e. This coverage does not increase the limit of liability that applies to the damaged covered property.

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 your policy apply.