

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.

(This is added as **D.1.** in Form **HO 00 04** and **E.1.** in Form **HO 00 06.**)

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.