

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage

We insure, up to the limit of liability shown in the Declarations for this coverage, for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or water-borne material, which:

1. Backs up through sewers or drains; or
2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;
 even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages **A**, **B**, **C**, or **D** stated in the Declarations.

B. Section I - Perils Insured Against

With respect to the coverage described in **A**. above, Paragraph:

2.c.(6)(b) in Forms **HO-3** and **HO-6**, **1.c.(5)(b)** in Form **HO-15**, **3.j.(2)** in Forms **HO-84** and **HO-415** and **A.3.e.(2)** in Forms **HO-86** and **HO-615**;

is deleted and replaced by the following;

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

C. Section I - Exclusions

3. Water Damage, Paragraph **b.** is deleted and replaced by the following:

- b. Water, or water-borne material, which:
 - (1) Backs up through sewers or drains; or
 - (2) Overflows or is discharged from; a sump, sump pump or related equipment;
 as a direct or indirect result of flood;

All other provisions of this policy apply.