

Water Seepage or Leakage Coverage – Texas

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SECTION I – PROPERTY COVERAGES

Under **E. Additional Coverages**, the following coverage is added:

Water Damage Coverage

- a. We cover the deterioration, wet or dry rot of property described in Coverages **A, B** and **C** caused by the accidental constant or repeated seepage or leakage of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

French drains, roof drains, gutters, downspouts or similar fixtures or equipment are not considered part of a plumbing system or household appliance.

This coverage includes 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:
- (1) Loss to the system or appliance from which the water or steam escaped;
 - (2) Loss caused by condensation or humidity not directly resulting from seepage or leakage as provided by this endorsement;
 - (3) Loss on the "residence premises", if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling being constructed is not considered vacant.

- (4) Loss caused by, consisting of, or resulting from "fungi" or microbes;
- (5) "Fungi" or microbes which are the result of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This exclusion applies unless the fungi or microbes are located upon the portion of covered property which must be repaired or replaced because of direct

physical damage resulting from any peril covered under this policy.

- b. 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 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 weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, except as specifically provided by this endorsement.

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

- (a) Wear and tear and marring;

Paragraph **A.2.c.(6)(c)** is deleted.

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

- (f) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings or foundations;

Paragraph **B.12.** is replaced by the following:

12. Accidental Discharge Or Overflow Of Water Or Steam

- a. This peril means 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.
- b. Except as specifically provided by this endorsement, this peril does not include loss:
- (1) To the system or appliance from which the water or steam escaped;
 - (2) Caused by or resulting from freezing except as provided in Peril Insured Against **14.** Freezing;
 - (3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises"; or

- (4)** Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.
- c.** In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.
- d.** Section I – Exclusion **A.3.** Water, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under this peril.

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.