

WATER DAMAGE EXCLUSION ENDORSEMENT
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For a premium credit, your policy is changed as follows:

Under **SECTION I - PERILS INSURED AGAINST**
COVERAGE C - PERSONAL PROPERTY

Paragraph 12. **Accidental discharge or overflow of water or steam** is deleted in its entirety.

Under **SECTION I - EXCLUSIONS**

Paragraph 1. **c. Water Damage** is replaced by the following:

c. Water Damage, meaning:

- (1) Flood, surface water, waves, tidal water, overflow of any body of water or spray from any of these, whether or not driven by wind;
- (2) Water, water-borne material, sewage or any other substance which backs up through sewers or drains;
- (3) Water, water-borne material, sewage or any other substance that overflows from a sump-pump, sump-pump well, or any other system designed for the removal of sub-surface water which is drained from a foundation area of a structure;
- (4) Water, water-borne material, sewage, or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool, or other structure;
- (5) 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; or
- (6) Water penetration through the roof system or exterior walls or windows, whether or not driven by wind, unless water penetration is a direct result of damage caused by a Peril Insured Against other than water, and not otherwise excluded in this policy.

Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of physical damage from a "hurricane loss" is covered as a "hurricane loss". This is subject to the hurricane deductible stated in your policy declarations.

Water damage subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril; provided that peril is not otherwise excluded in this policy. The covered damage will be subject to the applicable deductible stated in your policy declarations.

Direct loss by fire or explosion resulting from water damage is covered.

All other provisions of this policy apply.