

## WATER DAMAGE EXCLUSION ENDORSEMENT

It is noted and agreed that, notwithstanding anything to the contrary contained herein, this policy does not cover loss or damage arising from Water Damage as defined below, unless such water damage is a result of direct physical damage to the structure caused by fire, lightning, explosion, windstorm, hail, vehicles, aircraft or theft.

Water Damage shall mean:

### **Accidental Discharge Or Overflow Of Water Or Steam**

Accidental Discharge Or Overflow Of Water Or Steam 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.

### **Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging**

Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging means sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

### **Freezing**

Freezing means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

### **Water back-up and sump discharge or overflow**

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.

All other provisions of this policy apply.

Accepted by:

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Named Insured

\_\_\_\_\_  
Date