

LIMITED WATER DAMAGE ENDORSEMENT

Our Maximum Limit of Liability: \$10,000 per **occurrence**.

Our Maximum Limit of Liability: \$20,000 aggregate.

Loss Deductible: \$1,000 per **occurrence**.

In consideration of the premium charged, it is hereby understood and agreed that **we** insure for direct physical loss and all resulting loss from **water damage**, not caused by the negligence of the **insured**, to property covered under Section I of this policy.

We cover loss caused by **water damage** including the cost of tearing out and replacing that part of a building necessary to repair the system or appliance. **We** do not cover loss to the system or appliance from which caused **water damage**.

The most we will pay per **occurrence** for any **water damage** loss, including any **water damage** related loss, is the amount stated above as **our** Maximum Limit of Liability per **occurrence**. The maximum **we** will pay for more than one **occurrence** during any annual policy period is the amount stated above as **our** Maximum Limit of Liability aggregate.

Exclusions: This endorsement is subject to all of the exclusions contained in SECTION I – PERILS INSURED AGAINST and SECTION I – EXCLUSIONS, except losses caused by **water damage**, and the following additional exclusions:

- 1) Discharge or leakage from;
 - a) an automatic sprinkler system or
 - b) A sump or related equipment and parts, including overflow due to sump pump failure or excessive volume of water;
- 2) The cost to repair any defect that caused the loss or damage;
- 3) Loss or damage caused by or resulting from continuous or repeated seepage or leakage of **water** that occurs over a period of time exceeding 12 hours;

Deductible: With respect to loss to property covered under this endorsement, loss from each **occurrence** shall be adjusted separately and from the amount of each adjusted loss or the applicable Limit of Liability shown above, whichever is less, the deductible amount stated above shall be deducted. No deductible shall apply with respect to Coverage D – Loss of Use.