



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLOOD

This endorsement modifies insurance provided under the following:

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Broad Form) (WA3000)

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Named Perils) (WA3150)

1. If Building And Business Contents Coverage Form (Broad Form) (WA3000) is applicable to your policy:

1. Exclusion (b) in SECTION I of B.2. Excluded Perils is deleted, but only:

- (i) With respect to the "premises" to which this Flood endorsement is applicable; and
- (ii) To the extent that coverage is provided under this Flood endorsement.

2. The following replaces Exclusion (c) of Section I of B.2. Excluded Perils:

- (c) (i) (1) By seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings, foundations, basement floors, sidewalks or sidewalk lights;
 - (2) By water under the ground surface exerting pressure on any foundation or basement wall; or
 - (3) By the backing up or overflow of water from sewers, sumps, septic tanks or drains, wherever located,
- unless concurrently and directly caused by a peril not otherwise excluded. However, if loss or damage is caused concurrently and directly by "flood", this exception does not apply;
- (ii) (1) By the entrance of rain, sleet or snow through doors, windows, skylights, roof drains or other similar wall or roof openings; or
 - (2) by the entrance of water or natural precipitation diffused over the surface of the roof or balcony,
- unless through an aperture concurrently and directly caused by a peril not otherwise excluded. However, if loss or damage is caused concurrently and directly by "flood", this exception does not apply;

2. If Building And Business Contents Coverage Form (Named Perils) (WA3150) is applicable to your policy:

1. Exclusion (b) in SECTION I of B.2. Excluded Perils is deleted, but only:

- (i) With respect to the "premises" to which this Flood endorsement is applicable; and
- (ii) To the extent that coverage is provided under this Flood endorsement.

2. The following is added to A.2. Insured Perils, but only with respect to "premises" to which this Flood endorsement is applicable:

"Flood".

3. The following is added to SECTION II of B.2. Excluded Perils, but only with respect to the coverage provided by this Flood endorsement:

Flood Commencement

We will not pay for loss or damage caused directly or indirectly by "flood" that begins before the inception date of this Flood endorsement.



4. If **Building And Business Contents Form (Broad Form) (WA3000)** is applicable to your policy, the following is added to **SECTION II of B.2. Excluded Perils**:

Resultant Damage

This Flood endorsement does not cover physical loss or damage caused directly or indirectly by:

- (i) Fire, explosion, smoke, leakage from "fire protective equipment", riot, vandalism or malicious acts, all as described in the "Named Perils" definition in **Section G. DEFINITIONS**;
- (ii) Theft or attempted theft; or
- (iii) Leakage from a watermain or "water container".

5. If **Building And Business Contents Form (Named Perils) (WA3150)** is applicable to your policy, the following is added to **SECTION II of B.2. Excluded Perils**:

Resultant Damage

This Flood endorsement does not cover physical loss or damage caused directly or indirectly by fire, explosion, smoke, leakage from "fire protective equipment", or riot, vandalism or malicious acts.

6. The following is added to **D. AMOUNTS OF INSURANCE**:

The most we will pay for loss or damage in any one "flood occurrence" at the "premises" to which this Flood endorsement is applicable is the Flood Amount of Insurance listed in the Declarations under such endorsement. The Flood Amount of Insurance does not increase any other applicable Amount of Insurance. However, any additional amount of insurance that may be applicable under an Additional Coverage or Coverage Extension that is part of this Coverage Form is in addition to this Flood Amount of Insurance.

7. The following is added to **E. DEDUCTIBLE**:

However, the deductible listed in the Declarations under the Flood endorsement applies to loss or damage in any one "flood occurrence". Such deductible applies separately to each "premises" to which this Flood endorsement is applicable.

8. The following replaces the definition of "Flood" in **G. DEFINITIONS**, but only with respect to the coverage provided by this Flood endorsement:

"Flood" means:

- (a) The breaking out or overflow of any natural or artificial body of water, waves, storm surge, seiche, tides, tidal wave or tsunami; or
- (b) The unusual and rapid accumulation, overflow or runoff of water or natural precipitation temporarily diffused over the surface of the ground;

and includes:

- (i) Seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings, foundations, basement floors, sidewalks or sidewalk lights;
- (ii) Water under the ground surface exerting pressure on any foundation or basement wall; or
- (iii) The backing up or overflow of water from sewers, sumps, septic tanks or drains, wherever located,

if concurrently and directly caused by a peril described in Paragraph (a) or (b) above; and

- (1) The entrance of rain, sleet or snow through doors, windows, skylights, roof drains or other similar wall or roof openings; or
- (2) The entrance of water or natural precipitation diffused over the surface of the roof or balcony;

through an aperture created or directly caused by a peril described in Paragraph (a) or (b) above.



9. The following is added to **G. DEFINITIONS**:

"Flood Occurrence" means all flooding that occurs within any one hundred and sixty-eight (168) consecutive hour period commencing during the policy period and on or after the effective date of this Flood endorsement. The expiration date of this policy will not reduce the one hundred and sixty-eight (168) hour period.

"Sewer Backup" means the backing up or overflow of water from sewers, sumps, septic tanks or drains.

All other terms and conditions remain unchanged.