

FLOOD COVERAGE ENDORSEMENT

INSURING AGREEMENT

If the "Declaration Page" shows that the Flood Coverage Endorsement applies, this policy is extended to insure against physical loss or damage to insured property caused directly by the peril of "flood" during a single "flood event" subject to the provisions of this endorsement and the insurance policy to which this endorsement is attached.

DEFINITIONS

For the purpose of this endorsement:

- a. "flood" shall mean the rising of, the breaking out or overflow of any interior body of water whether natural or man-made and includes waves;
- b. "flood event" shall mean all events for which coverage is provided by this endorsement that commence during the period of 168 consecutive hours of the "flood". The expiration of the policy to which this endorsement is attached will not reduce the 168 hour period. However, this endorsement will not respond to any loss or damage caused by a "flood event" occurring before this endorsement becomes effective.

DEDUCTIBLE

The Insurer is liable for the amount by which the insured loss or damage caused by "flood" exceeds the amount of the deductible shown on the "Declaration Page" for this endorsement in any one "flood event".

EXCLUSIONS

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

- a. water from below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through basement or other walls, doors, windows or other openings therein, foundations, basement or other floors, driveways, sidewalks or sidewalk lights;
- b. the backing up of sewers, sumps, septic tanks or drains;
- c. coastal flooding;
- d. the perils of fire, explosion, smoke, leakage from fire protective equipment or from a public water main, theft, vandalism or malicious acts, whether or not caused by or attributable to a "flood".

EXTENSIONS OF COVERAGE

"We" will pay for loss or damage to the property insured, caused by wind, hail, rain or snow entering a building through an opening in the roof or walls resulting directly from a "flood".

PRO RATA CLAUSE

"We" will only pay for that proportion of a loss payable under this coverage which the amount insured under this coverage bears to the total amount of insurance covering the peril of fire on the same property. If the policy covers two or more items this provision will apply to each item separately.

All other terms and conditions of the policy to which this endorsement is attached remain unchanged.