

**Form #FIE (Rev, September 15, 2006)**  
**Flood Insurance Endorsement**

**IT IS HEREBY AGREED THAT:**

This insurance is hereby extended to include loss or damage caused directly by the peril of flood subject to the following conditions:

1. **FLOOD**  
For the purpose of this endorsement flood shall mean the rising of, the breaking out or the overflow of any body of water whether natural or man-made and includes waves, tides and tidal waves.
2. **DEDUCTIBLE**  
The Insurer is liable for the amount by which loss or damage caused by the flood exceeds in any one occurrence the amount of the deductible(s) specified in the Declarations.
3. **EXCLUSIONS**  
This endorsement does not insure loss or damage caused directly or indirectly by:
  - (a) water which backs up through sewers, sumps, septic tanks, or drains;
  - (b) water below the surface of the ground including that which exerts pressure on or flows, seeps, or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows, or other openings in such sidewalks, driveways, foundations, walls, or floors;
  - (c) any of the following perils whether or not caused by or attributable to flood: fire, explosion, smoke, leakage from fire protective equipment, leakage from a watermain, theft, riot, vandalism or malicious acts.
4. **EXTENSIONS**  
The Insurer shall be liable 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 directly resulting from a flood.
5. **PRO-RATE CLAUSE**  
The Insurer shall only be liable for that proportion of a loss payable under this endorsement with the amount insured hereunder bears to the total amount of insurance against the peril of fire on the same property. If the policy covers two or more items, this provision shall apply to each item separately.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**