

Form #R3 (Rev. Oct 29, 2012)
Sewer Backup – Additional Insured Peril - Endorsement

AGREEMENT

In return for your payment of the premium as stated separately on the Declarations page or included in the total premium we agree to extend your policy as follows:

ADDITIONAL INSURED PERIL

We insure you for direct loss or damage to the property described in Section One of the policy to which this endorsement is attached, caused by water which backs up through sewers, sumps or septic tanks.

We **will not** pay:

- a. If sumps or septic tanks are not emptied in accordance with generally accepted practices;
- b. For loss or damage occurring while the building is under construction or vacant, even if we have given permission for construction or vacancy.

DEDUCTIBLE

We will pay for that portion of any loss or damage which exceeds the deductible amount shown on the Declarations page up to the limit of insurance for any one occurrence.

OTHER CONDITIONS THAT APPLY

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

SAMPLE