

**Form #SBU-V (Rev. July 22, 2020)**  
**Sewer Backup Endorsement**

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

**SEWER BACK-UP**

For the purpose of this endorsement, sewer back-up shall mean water which back up through sewers, sumps, septic tanks or drains.

**LIMIT**

The limit shown on the declaration page for sewer back-up coverage is the maximum amount we will pay in event of a sewer back-up loss and or event. The limit on the Declarations page is the most insurers will pay regardless of the number of occurrences during the policy period.

**DEDUCTIBLE**

The Insurer is liable for the amount by which the loss or damage caused by sewer back-up exceeds the amount of the deductible specified in the Declarations for Sewer Back-Up in any one occurrence.

**EXCLUSIONS**

This endorsement does not insure damage caused proximately or remotely by:

- (a) continuous or repeated seepage or leakage;
- (b) flood water;
- (c) tidal wave, waves, tides, tsunamis, overflow of streams or other bodies of water and any other water on or below the surface of the ground, including spray, ice, waterborne objects, whether wind driven or not;
- (d) seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings, therein, foundations, basement floors, sidewalks, sidewalk lights.
- (e) sumps or septic tanks are not emptied in accordance with generally accepted practices;
- (f) Occurring while the building is under construction or vacant, unless we have given permission for construction or vacancy on the Declarations page.

Except as otherwise provided in this endorsement all terms, provisions and conditions of the policy shall have full force and effect.

SAMPLE