

Form #SBUE (Rev, October 21, 2016)
Sewer Back-Up 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.

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 by:

- (a) continuous or repeated seepage or leakage;
- (b) flood water
- (c) tidal wave, overflow of streams or other bodies of water: and
- (d) any other water on or below the surface of the water, including spray, ice, waterborne objects, whether wind driven or not
- (e) a loss occurring while the building is under construction or is vacant, even though permission may have been given for the construction or vacancy.

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

SAMPLE