

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERAGE - BACK UP OF SEWERS

**This endorsement modifies insurance provided under the following:
DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211**

A. COVERAGE

Subject to the terms, exclusions, limits and conditions of the policy to which this endorsement is attached and to the provisions contained in this endorsement, we will pay for accidental direct physical loss or damage to Covered Property, at the locations described in the Declarations, caused by or resulting from water which backs up or overflows from a sewer or drain, but only when such back up is caused directly by "earthquake" or "flood", when insured against under this policy. The "earthquake" or "flood" must first commence during the Policy Period.

B. LIMITS OF INSURANCE AND DEDUCTIBLES

The most we will pay for loss or damage in any one "loss occurrence" under this endorsement is the Back up of Sewers Limit of Insurance shown in Section **C. SPECIFIC ENDORSEMENT INFORMATION** in the Declarations. If no limit is shown, then the back up caused by "earthquake", is included within the "earthquake" Limit of Insurance shown in the Declarations and the back up caused by "flood" is included within the "flood" Limit of Insurance shown in the Declarations. Payments made for coverage provided by this endorsement are within the limits of insurance and will not serve to increase our Limits of Insurance stated in the Declarations.

Back up caused by "earthquake" is subject to the "earthquake" deductible shown in Section **D. DEDUCTIBLES** in the Declarations.

Back up caused by "flood" is subject to the "flood" deductible shown in Section **D. DEDUCTIBLES** in the Declarations.

Nothing contained in this endorsement will be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the policy to which this endorsement is attached other than as stated above.