

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **TOTAL FLOOD EXCLUSION**

**This endorsement modifies insurance provided under the following:  
EXCESS PROPERTY INSURANCE FORM UND 1414**

- A.** We will not pay for loss, damage, cost or expense caused directly or indirectly by "flood". Such loss or damage is excluded regardless of:
1. The cause of the "flood";
  2. Any other cause or event that contributes concurrently or in any sequence to the loss;
  3. Other causes of the loss; or
  4. Whether such loss or damage arises from an event that occurs suddenly or gradually, or involves isolated or widespread damage.
- B.** We will not pay for loss or damage resulting from waterborne material involved in the "flood"; whether the "flood" is driven by wind or not; or whether the "flood" is caused by natural, external, or man made forces.
- C.** We will not pay for loss or damage due to a "flood" which results from the intentional or negligent act, error, omission, or professional negligence of any party.
- D.** For the purposes of this endorsement, "flood" means:  
A general condition, whether temporary or permanent, of partial or complete inundation of normally dry land areas with water, mud, slurry or other liquid, arising from any of the following:
1. The overflow or breaking of natural or artificial boundaries or confines of inland or tidal waters;
  2. The unusual or rapid accumulation or runoff of surface waters from any source or by their spray;
  3. Waters changing course;
  4. Underground waters rising;
  5. Tsunami or tidal wave;
  6. Waves, wave wash, wave action, storm surge, or their spray, all whether driven by wind or not;
  7. Seiche;
  8. The release or overtopping of water held by a dam, levee, dike, canal or conduit or by any water or flood control device or system, regardless of location, or from breach or failure, by any cause, of any of the foregoing.

This exclusion applies even though the loss or damage is contributed to in any manner by a covered cause(s) of loss which is insured against in this policy.