



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP OVERFLOW

1. For an additional premium, **we** insure, up to \$ _____, for direct physical loss, not caused by the negligence of any **insured**, to property covered under SECTION I caused by:
 - a. water which backs up through sewers or drains; or
 - b. water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This endorsement does not increase the limits of liability for COVERAGES A, B, C or D stated in the policy Declarations.

2. **Special Deductible**

The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the loss which exceeds \$500 or **your** policy deductible, whichever is greater. No other deductible applies to this coverage. This deductible does not apply with respect to COVERAGE D - LOSS OF USE.

3. **WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION I**

- 1.c. WATER DAMAGE is deleted and replaced by the following:
 - 1.c. WATER DAMAGE, meaning loss caused by or consisting of:
 - (1) flood, surface water, waves, tidal water, tsunami, seiche, storm surge, breach or overflow or failure of levees or dikes, overflow of a body of water, or spray from any of these, whether or not driven by wind;
 - (2) water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool, spa, pond or other structure;
 - (3) water which is released, overflows or escapes from a dam, levee or other structure designed to contain surface water; or
 - (4) damage to the interior of a building from rain, snow or sleet, unless the wall or roof of the building has first sustained a loss from a cause of loss covered in SECTION I, that created an opening through which the rain, snow or sleet entered; whether caused by or resulting from human, animal, plant or naturally occurring forces, or however caused.

Direct loss by FIRE, EXPLOSION or **THEFT** resulting from water damage is covered.

In **our** Premier Homeowners policy, paragraph 2.e.(3) is deleted, with respect to coverage for loss caused by overflow of sumps, and replaced by the following:

2.e.(3) inherent vice, latent defect;

In **our** Premier Plus Homeowners policy, this is paragraph 2.d.(3).

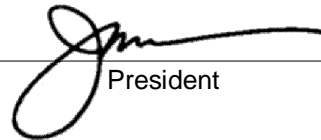
In Form CO 17 32, this is subparagraph 2.e.(3) under SECTION I - WHAT LOSSES ARE COVERED - COVERAGE A AND COVERAGE C.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY



Secretary



President