

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SUMP OVERFLOW AND WATER BACKUP FROM SEWERS OR DRAINS (COVERAGES A, B, C AND D ONLY)

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD  
PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS FORM – FARM PROPERTY

- A.** We will pay for direct physical loss or damage to Covered Property covered under Coverage A, B, C and for loss of use as covered under Coverage D, in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form, caused by or resulting from water which:
1. Backs up through or overflows from a sewer or drain; or
  2. Overflows from a sump, even if the overflow results from mechanical breakdown of a sump pump or its appurtenant equipment.
- However, with respect to A.2., we will not pay the cost of repairing or replacing a sump pump or its appurtenant equipment in the event of mechanical breakdown.
- B.** The coverage described in A. does not apply to loss or damage resulting from an "insured's" failure to:
1. Keep a sump pump or its appurtenant equipment in proper working condition; or
  2. Perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions.
- C.** The most we will pay for the coverage provided under this endorsement is a total of \$5,000.
- D.** With respect to the coverage provided under this endorsement, Exclusion 9. under E. Exclusions in the Causes Of Loss Form – Farm Property, is replaced by the following exclusion:
- 9. Water**
- a. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
  - b. Mudslide or mudflow; or
  - c. Water under the ground surface pressing on, or flowing or seeping through:
    - (1) Foundations, walls, floors or paved surfaces;
    - (2) Basements, whether paved or not; or
    - (3) Doors, windows or other openings.
- But:
- (1) If water, as described in 9.a, through c. above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage; or
  - (2) If loss or damage to:
    - (a) Farm machinery, vehicles and equipment covered for the Special Causes of Loss; or
    - (b) "Livestock";
 is caused by water as described in 9.a. above, this Water exclusion does not apply to such loss or damage.
- E.** With respect to the coverage provided under this endorsement, the following does not apply: Exclusionary provision D.1.w.(6) of Section D. Covered Causes Of Loss – Special in the Causes Of Loss Form – Farm Property.