

ADDITIONAL INSURED PERILS AND LIMITED WATER DAMAGE ENDORSEMENT

This endorsement changes your policy. Please read it carefully and keep it with your policy.

The following items are added to **SECTION I – PERILS INSURED AGAINST**:

9. **Limited Water Damage – Discharge, Leakage, Overflow or Release of Water or Steam.**

Discharge, leakage, overflow or release of water or steam that is sudden and unexpected as to all **insureds** from within: (1) any household appliance; or (2) any portion of a plumbing, heating or air conditioning, or automatic fire protection system that is (a) above the surface of the ground, and (b) above the surface of the slab or foundation.

A covered loss resulting from this peril includes the reasonable cost of tearing out and replacing that part of the dwelling structure, excluding the slab or foundation, actually necessary to repair or replace the system or appliance from which the water or steam discharged, leaked, overflowed or released. But, we do not cover loss to the system or appliance from which the water or steam escaped.

Our total Limit of Liability is shown on the Policy Declarations. The limit of liability is the most we will pay regardless of the number of losses, whether for Coverage A (Dwelling), Coverage B (Personal Property), additional living expense or fair rental value, or any combination thereof. Each payment we make for a loss caused by this peril during the policy period will reduce this limit of liability by the amount of each payment for the remainder of the policy period.

10. **Fall of trees or limbs, including felling, topping or trimming.**

11. **Objects falling from the weight of ice, snow or sleet.**

12. **Collapse of building or any part of the building.**

We do not cover loss either consisting of, or caused directly or indirectly by earthquake, earth movement, landslide, subsidence or earth sinking, or the rising, shifting, expansion, contraction, settling or movement of surface or subsurface soils, regardless of the cause of the excluded event and whether the event occurs suddenly or gradually, arises from natural or external forces, or occurs as a result of any combination of these.

13. **Breakage of Glass.** It must be part of the building, such as glass in storm doors and storm windows.

The following item is added to number 1. under **SECTION I – EXCLUSIONS** (which was amended by the **SPECIAL PROVISIONS ENDORSEMENT**):

f. water damage as follows:

(1) constant, repeated or seepage, leakage, collection, overflow or release of water or steam from any source, including from, within or around any pipe joint, plumbing fixture, shower stall, bathtub, drain line, drain pan, air conditioning overflow pan, duct work, or appliance. This includes constant, repeated or seepage, leakage, overflow or release of water or steam around or through walls, ceilings or floors from any source.

(2) freezing of a plumbing, heating or air conditioning, or automatic fire protection system, whether above or below ground, of a lawn sprinkler or drip system, or of a household appliance, or by discharge, leakage, overflow or release of water from within one such system, whether above or below ground, of a lawn sprinkler or drip system, or of a household appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied, or being constructed, unless you used reasonable care to:

(a) maintain heat in the building; or

(b) shut off the water supply and drain the system and appliances of water while the **residence premises** was vacant, unoccupied, or being constructed.

(3) freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

(a) fence, pavement, patio, swimming pool, or spa;

(b) slab, foundation, retaining wall, or bulkhead; or

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- (c) pier, wharf, or dock.
- (4) the discharge, leakage, overflow or release of water or steam that is sudden and unexpected as to all **insureds**:
 - (a) from within any portion of a plumbing or automatic fire protective sprinkler system that is either: below the surface of the ground, or within or below the slab or foundation; or
 - (b) from within any portion of a heating or air-conditioning system or any appliance that is either: below the surface of the ground, or within or below the slab or foundation.

Number 6. under **SECTION I – EXCLUSIONS** is replaced with the following:

- 6. **Mold, Fungus, Bacteria or Other Microbes, or Wet or Dry Rot.**
 - a. We do not cover loss caused by or resulting from mold, fungus, bacteria or other microbes, or wet or dry rot, including:
 - (1) the cost for remediation for mold, fungus, bacteria or other microbes, or wet or dry rot; or
 - (2) any increase in expenses for Loss of Use and/or Debris Removal due to remediation for mold, fungus, bacteria or other microbes, or wet or dry rot.
 - b. This exclusion applies regardless of whether mold, fungus, wet rot, dry rot, or other microbes arises from any other cause or event that contributes concurrently or in any sequence to the loss or damage and regardless of whether the loss or damage occurs suddenly or gradually arises from natural or external forces, or occurs as a result of any combination of such forces.
 - c. The physical presence of mold, fungus, bacteria or other microbes, or wet or dry rot on that portion of covered property which must otherwise be repaired or replaced because of direct physical loss caused by water or steam damage covered under this policy shall not result in the exclusion of such water or steam damage loss if it is otherwise covered under this policy. However, we will only pay up to \$2,500 for mold, fungus, bacteria or other microbes, or wet or dry rot remediation. Such a loss must be reported to us no later than 30 days after the date you detect or should have detected the loss.
“Remediation” means to treat, contain, remove, or dispose of mold, fungus, bacteria or other microbes, or wet or dry rot beyond that which is required to repair or replace the covered property physically damaged by water or steam. Remediation includes any testing to detect, measure or evaluate mold, fungus, bacteria or other microbes, or wet or dry rot and any decontamination of the **residence premises** or property.

Number 8. under **SECTION I – EXCLUSIONS** (which was added by the **SPECIAL PROVISIONS ENDORSEMENT**) is replaced with the following:

- 8. **Outdoor Equipment, Fences, Driveways, Walks, Lawns, Trees, Shrubs, Plants, Retaining Walls or Bulkheads.**
 - a. We do not cover loss to outdoor equipment, driveways, walks, lawns, trees, shrubs, plants, or retaining walls or bulkheads not a part of the building, regardless of the excluded event. This subpart only applies to peril numbers 2, 3, 9, 10, 11, 12, and 13.
 - b. We do not cover loss to fences, regardless of the excluded event. This subpart only applies to peril numbers 2, 9, 10, 11, 12, and 13.

All other provisions of your policy apply.