

WATER DAMAGE EXCLUSION ENDORSEMENT

For a premium credit, your policy is changed as follows:

- A.** In Form ASI HO 09 SP, under SECTION I – PERILS INSURED AGAINST, Coverage A – Dwelling and Coverage B – Other Structures, item 2.f. is deleted.
When ASI HO 09 UOA is attached, under Unit-Owners Coverage A Special Coverage, Perils Insured Against, item 2.f. is deleted.
- B.** Under SECTION I – PERILS INSURED AGAINST, Coverage C – Personal Property item 12. Accidental discharge or overflow of water or steam is deleted.
- C.** Under SECTION I – EXCLUSIONS, item 3. Water Damage is replaced by the following:
- 3. Water Damage, meaning:**
- (a)** Flood, surface water, waves, tidal water, overflow of any body of water, or spray from any of these, whether or not driven by wind;
 - (b)** Water, water-borne material, sewage or any other substance which backs up through sewers or drains;
 - (c)** Water, water-borne material, sewage or any other substance that overflows from a sump pump, sump pump well or any other system designed for the removal of subsurface water which is drained from a foundation area of a structure;
 - (d)** Water, water-borne material, sewage or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;
 - (e)** Discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance; or
 - (f)** Water penetration through the roof system or exterior walls or windows unless water penetration is a direct result of damage caused by a Peril Insured Against other than water and not otherwise excluded in this policy;
- caused by or resulting from human or animal forces or any act of nature.
- Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of physical damage from a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in your policy declarations.
- Water damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril provided that peril is not otherwise excluded in this policy. The covered damage will be subject to the applicable deductible stated in your policy declarations.
- Direct loss by fire or explosion resulting from water damage is covered.

(This is Exclusion 1.c. in Form HO 00 03.)