

BROAD WATER DAMAGE ENDORSEMENT

If “**Broad Water**” is shown as an additional coverage, , we will insure you up to the amount of insurance shown on the Additional Coverages page against loss or damage to the insured property caused by the backing up or escape of water from a sewer or storm drain, sump, septic tank, eavestrough or downspout, or by ice damming provided the water has not entered the ground or seeped through a basement or foundation wall.

Ice Damming means the buildup of ice and water on the roof, or within the eaves trough and downspout system, caused by repeated thawing and freezing of ice and snow within the eaves trough and downspout systems.

Deductible

We are responsible only for the amount by which the loss or damage caused by any of the Insured Perils exceeds the amount of the deductible shown on the Additional Coverages page in any one occurrence.

All other terms and conditions of the policy to which this endorsement applies remain unchanged.