

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER DAMAGE EXCLUSION

**APPLIES TO FORMS HO 00 03 05 11, HO 00 04 05 11, HO 00 04 05 11, HO 00 06 05 11
& HO 00 06 05 11 WITH ENDORSEMENTS HO 17 32 AND/OR HO 17 31.**

A. SECTION I – PERILS INSURED AGAINST

With respect to coverage provided under this endorsement, Paragraphs:

A.2.c.(1) in form **HO 00 03**;

A.2.c.(5) in form **HO 00 03**;

B.12 in form **HO 00 03**;

B.13 in form **HO 00 03**;

B.14 in form **HO 00 03**;

A.2.a in form **HO 00 05**;

A.2.d in form **HO 00 05**;

12 in forms **HO 00 04** and **HO 00 06**;

13 in forms **HO 00 04** and **HO 00 06**;

14 in forms **HO 00 04** and **HO 00 06**;

2.c.(1) in endorsement **HO 17 32**;

2.c.(5) in endorsement **HO 17 32**;

3.a in endorsement **HO 17 31**;

3.d in endorsement **HO 17 31**;

are deleted in their entirety.

With respect to coverage provided under this endorsement, Subparagraphs:

Exception to c.(6) in Paragraph **A.2.c.(6)** in form **HO 00 03**;

Exception to 2.e in Paragraph **2.e** in form **HO 00 05**;

Exception to c.(6) in Paragraph **2.c.(6)** in endorsement **HO 17 32**;

Exception to 3.j in Paragraph **3.j** in endorsement **HO 17 31**;

are deleted in their entirety.

B. SECTION I - EXCLUSIONS

The following is added to Paragraph A:

Accidental Discharge Or Overflow Of Water Or Steam

Accidental Discharge Or Overflow Of Water Or Steam means accidental discharge or overflow of water or steam from within a:

- a. plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. In this peril a plumbing system or household appliance does include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment; or
- b. Storm drain, or water, steam or sewer pipe, off the "residence premises".

Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging

Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging means sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

Freezing

Freezing means loss or damage from freezing, thawing, pressure or weight of water or ice, whether driven by wind or not.

This includes, but is not limited to, freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

In this peril a plumbing system or household appliance does include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

All other provisions of this policy apply.