

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

The endorsement modifies insurance provided under the following:

**HO 00 03**

**HO 00 06 10 00 with HO 17 32 10 00**

Under **Section I – Perils Insured Against A. Coverage A – Dwelling and Coverage B – Other Structures**, paragraphs **2.c(1)** and **2.c(5)** are deleted in their entirety.

Under **Section I – Perils Insured Against A. Coverage A – Dwelling and Coverage B – Other Structures**, paragraph **2.c(6)** subparagraph **Exception to c.(6)** is deleted in its entirety.

Under **Section I – Perils Insured Against B. Coverage C – Personal Property**, paragraphs **12.**, **13.**, and **14.** are deleted in their entirety.

The following exclusions are added under **Section I – Exclusions A.**

**Discharge Or Overflow Of Water Or Steam**

Any 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”.

**Tearing Apart, Cracking, Burning Or Bulging**

Any 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 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 terms and conditions of the policy remain unchanged.