

Amendatory Endorsement
General Exclusions

GENERAL EXCLUSIONS

Under **General Exclusions**, the first paragraph of item 1. is deleted and replaced by the following:

1. We do not insure for loss caused directly or indirectly by any of the following regardless of:
 - (i) the cause of the excluded event or damage; or
 - (ii) other causes of the loss; or
 - (iii) whether the event or damage occurs, suddenly or gradually, involves isolated or widespread damage, or occurs as a result of any combination of these; or
 - (iv) whether other causes or events act concurrently or in any sequence with the excluded event to produce the loss.

Item 1. c. **Water Damage** is deleted and replaced by the following:

- c. **Water Damage**, meaning damage caused by or consisting of:
 - (1) flood, surface water, waves, tidal water, storm surge, tsunami, any overflow of a body of water, or spray from any of these, all whether or not driven by wind;

- (2) any release, overflow, escape or rising of water otherwise held, contained, controlled or diverted by a dam, levee, dike or by any type of water containment, water diversion or flood control device;

- (3) water or water-borne material which backs up through sewers or drains or which overflows from a sump pump, sump well or similar device designed to drain water from the foundation area; or

- (4) water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;

arising from, caused by or resulting from human or animal forces, any act of nature, or any other source.

Direct loss by fire or explosion resulting from water damage is covered.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.