

This Policy is hereby extended to include loss of or damage to the property insured herein caused directly by the peril of Flood.

"Flood" means waves, tides, tidal waves, tsunamis, and the rising of, the breaking out or the overflow of any body of water, whether natural or man made.

Each claim for loss or damage will be adjusted separately and from the amount so determined there shall be deducted the sum indicated on the Declaration Page as a Flood Extension Deductible

**EXCLUSIONS**

This endorsement does not insure loss or damage caused directly or indirectly by:

- (a) water which backs up through sewers, sumps, septic tanks, or drains;
- (b) water below the surface of the ground including that which exerts pressure on or flows, seeps, or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows, or other openings in such sidewalks, driveways, foundations, walls, or floors;
- (c) any of the following perils whether or not caused by or attributable to flood: fire, explosion, smoke, leakage from fire protective equipment, leakage from a watermain, theft, riot, vandalism, or malicious acts.

**EXTENSION**

The Insurer shall be liable for loss or damage to the property insured caused by wind, hail, rain, or snow entering a building through an opening in the roof or walls directly resulting from a flood.

**PRO-RATA CLAUSE**

The Insurer shall only be liable for that proportion of a loss payable under this endorsement which the amount insured hereunder bears to the total amount of insurance against the peril of fire on the same property. If the policy covers two or more items, this provision shall apply to each item separately.

All other terms and conditions of the Policy remain unchanged.