

SEWER BACK-UP EXTENSION

BE8 (02/07)

This extension modifies coverage provided by forms BA1, BA2, BA3, BA4, BA5, BNI, BN2, BN3, BN4, and BN5, but only if indicated on the Declarations Page for the form.

This insurance is hereby extended to include loss or damage caused directly by the backing-up of sewers, sumps, septic tanks or drains.

This extension does not insure damage caused by continuous or repeated seepage or leakage; the escape, overflow, or backing-up of water from sewers due to rising or overflowing of streams or other bodies of water; or occurring while the building is under construction or is vacant, even though permission may have been given for construction or vacancy.

The Insurer is liable for the amount by which the loss or damage caused by any of the perils insured against under this extension exceeds in any one occurrence the deductible amount, if any, specified on the Declarations Page applicable to this extension

The Insurer is not liable for loss or damage caused by any of the perils insured against in any one occurrence in excess of the sub-limit, if any, specified on the Declarations Page applicable to this extension.

If Restricted to locations is indicated on the Declarations Page applicable to this extension, sewer back-up coverage is restricted to the locations so indicated.

All other terms and conditions of this policy remain unchanged.