

## **FLOOD ENDORSEMENT - E16**

This insurance is hereby extended to include loss or damage caused directly by the peril of flood subject to the following conditions:

### **FLOOD**

For the purpose of this endorsement, flood shall mean the rising of, the breaking out or the overflow of any body of water whether natural or man-made and includes waves, tides and tidal waves.

### **DEDUCTIBLE**

The Insurer is liable for the amount by which the loss or damage caused by flood exceeds in any one occurrence the amount of the deductible(s) specified in the Declarations.

### **EXCLUSIONS**

This endorsement does not cover 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" or from a watermain, theft, riot, vandalism or malicious acts.

### **EXTENSIONS OF COVERAGE**

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 covering the peril of fire on the same property. If the policy covers two or more items, this provisions shall apply to each item separately.

Except as otherwise provided in this endorsement, all terms, provisions, and conditions of this policy shall have full force and effect.