

**SEWER, SEPTIC TANK, FLOOR DRAIN or SUMP BACKUP COVERAGE**

If the "Declaration Page" shows that Sewer, Septic Tank, Septic System, Drain or Sump Backup Coverage applies it is agreed that the policy is extended to cover direct loss or damage to the "building" and /or "contents" insured by this policy caused by:

SEWER, SEPTIC TANK, SEPTIC SYSTEM, DRAIN OR SUMP BACKUP, meaning sudden and accidental leakage or escape of water from a sewer, septic tank, septic system, floor drain or sump pit within the premises subject to the terms and conditions below.

**Loss or Damage Not Insured:**

We do not insure loss or damage:

- (a) resulting from escape of water from a sump pit not equipped with a sump pump; or
- (b) occurring while the "building" insured is vacant or in the course of construction, irrespective of any permission for vacancy or construction elsewhere in the policy.

**ALL GENERAL EXCLUSIONS, DEFINITIONS AND PROVISIONS OF SECTION 1 PROPERTY COVERAGES APPLY**

**ALL STATUTORY AND ADDITIONAL CONDITIONS OF THIS POLICY APPLY**