



## PROPERTY – BUILDING WATER ESCAPE ENDORSEMENT

Attached to and forming part of this Policy

### INDEMNITY AGREEMENT

In consideration of the additional premium charged the insurance provided by this extended coverage endorsement is hereby extended to include loss or damage caused directly by freezing of a heating, plumbing or air conditioning system or by escape of water from any such system or from a public water main.

### LIMITS OF LIABILITY

The maximum liability of the Insurer in any one loss shall not exceed the applicable Limit of Liability stated in the Declaration.

### DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by this peril exceeds the applicable Deductible amount stated in the Declarations in any one occurrence.

### EXCLUSIONS

There is no liability under this endorsement in respect of loss or damage directly or indirectly caused by freezing of any part of any such system which is not within a building in which heat is maintained during the usual heating season;

- (a) to any such system directly or indirectly caused by rust or corrosion;
- (b) occurring while a building insured is vacant irrespective of any permission elsewhere in this Policy;
- (c) occurring at any time during the usual heating season while all the inhabitants are absent from the building insured or containing the property insured but this exclusion does not apply if the Insured establishes that:
  - (i) the inhabitants were not so absent for a period in excess of four consecutive days (96 hours); or
  - (ii) the water supply was shut off and the systems drained; or
  - (iii) he had made provision that the building be entered daily by a competent person to ensure that heating was being maintained;
- (d) occurring while a building insured or containing property insured is in the course of construction irrespective of any permission elsewhere in this Policy to complete construction;
- (e) to property insured contained in a building directly or indirectly caused by theft or attempt thereat.

### GENERAL CONDITIONS

All items, conditions and limitations of this Policy as now taken shall be deemed to apply also to the additional perils insured against herein when not in specific conflict with or modified by this endorsement.

This Insurer shall not be liable for more than the proportion of any loss or damage covered by this endorsement which the amount of this policy bears to the total amount of Fire Insurance, irrespective of whether such other Fire Insurance is subject to an Extended Coverage Endorsement.