

FLOOD COVERAGE EXCLUSION ENDORSEMENT

NOTWITHSTANDING THE PROVISIONS IN THE INDIVIDUAL CONDITIONS OF THIS POLICY, IT IS UNDERSTOOD AND AGREED UPON THAT THE PROPERTY COVERED BY THIS POLICY, TO WHICH THIS ENDORSEMENT IS ATTACHED, IS NOT INSURED AGAINST LOSS OR PHYSICAL DAMAGE DIRECTLY CAUSED BY AND/OR RESULTING FROM:

FLOOD

MEANING SUCH THE ACCIDENTAL TEMPORARY COVERING OF SOIL BY WATER, AS A CONSEQUENCE OF DEVIATION, OVERFLOWING OR FRACTURE OF RETAINING WALLS, RIVERS, CHANNELS, LAKES, PONDS, RESERVOIRS AND OTHER STREAMS OR DEPOSITS OF WATER, WHETHER NATURAL OR MAN-MADE.

FURTHERMORE, IT IS UNDERSTOOD AND AGREED UPON THAT IN NO EVENT SHALL THIS COMPANY BE LIABLE FOR LOSS OR DAMAGE CAUSED TO:

- a) FIXED INSTALLATIONS IN THE OPEN OR UNDER SHEDS.**
- b) STANDING CROPS, TIMBER, OR REAL PROPERTY OF ANY KIND OUTDOORS.**
- c) SEWER SYSTEMS, CHANNELS, FENCES, HEDGES, WALLS, RETAINING WALLS, STREETS, SIDEWALK, PATHWAYS, GARDENS, AND POSTS.**
- d) SUBTERRANEAN INSTALLATIONS, FOUNDATIONS OR PROPERTY OF ANY KIND LOCATED IN BASEMENTS, SEMIBASEMENTS OR PARTS OF BUILDINGS TOTALLY OR PARTIALLY BELOW GROUND LEVEL.**
- e) BUILDINGS OR STRUCTURES TOTALLY OR PARTIALLY CONSTRUCTED OVER WATER, INCLUDING CONTENTS THEREOF.**
- f) FLOODING BY RAIN.**
- g) SINKING OR COLLAPSE, UNLESS ORIGINATED BY FLOOD, AS DEFINED IN THIS COVERAGE.**
- h) SUBTERRANEAN OR PHREATIC WATER CAUSING SEEPAGE THROUGH THE FLOOR FOUNDATIONS, RETAINING WALLS, OR FISSURE IN SUCH FOUNDATIONS OR WALLS.**