

**LIMITED COVERAGE FOR WATER  
(SEWER) BACKUP ENDORSEMENT**

**TX 144**  
1st Edition

For an additional premium we agree to extend coverage for accidental direct physical loss or damage to insured property caused by a sudden and accidental discharge, eruption or release of **water** from any portion of a **plumbing system** which portion is within the interior of the **dwelling** or a **separate structure** resulting from a **water backup**, other than a **water backup** caused by a cause of loss excluded at subsection 1.b.

Section I - Uninsured Loss or Damage and Excluded Causes of Loss or Damage apply to coverage extended under this endorsement.

For purposes of applying this extension of coverage Section I - Uninsured Loss or Damage and Excluded Causes of Loss or Damage, item 1. **Water**, subsection a. is amended as follows:

- a. a **water backup**. However, we do cover, a **water backup** which is a sudden and accidental discharge, eruption or release of **water** from any portion of a **plumbing system** which portion is within the interior of the **dwelling** or a **separate structure**, other than a **water backup** caused by a cause of loss excluded at subsection 1.b.;

**LIMIT OF LIABILITY.** Our total limit of liability for combined loss or damage under Coverages A or B and any Extensions of Coverage is \$5,000 for any one loss event.

**DEDUCTIBLE.** This extension of coverage is not subject to the Section I - Property Deductibles. A \$500 deductible applies to each covered loss event under this extension of coverage.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.