

## Important Notice

**This endorsement adds water coverage and addresses mold and collapse coverage changes to your policy. These changes will take effect on the effective date of your policy renewal.**

**Water Damage** coverage with a limit of \$20,000.00 is a part of your coverage for an additional premium of \$100.00.

**You may request on the attached form to exclude water damage coverage for a \$100.00 refund.**

### **Water Damage From Freezing:**

- a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance but only if you have used reasonable care to:
  - (1) Maintain heat in the building; or
  - (2) Shut off the water supply and drain all systems and appliances of water.However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.
- b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

### **Water Damage Exclusions:**

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

### **Water Damage Exclusion Means:**

- a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- b. Water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or
- c. Water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure; caused by or resulting from human or animal forces or any act of nature.

**Surface water:** For all intents and purposes surface water is all water on the surface of the ground and not below the surface, and water that would emerge after concealment to the surface.

Direct loss by fire, explosion or theft resulting from water damage is covered.

### **Accidental Discharge Or Overflow Of Water Or Steam**

- a. This peril means accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. We also pay to tear out and replace any part of the building, or other structure, on the "residence premises," but only when necessary to repair the system or appliance from which the water or steam escaped. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises."

- b. This peril does not include loss:
- (1) On the “residence premises,” if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
  - (2) To the system or appliance from which the water or steam escaped;
  - (3) Caused by or resulting from freezing except as provided in Peril Insured Against Water Damage From Freezing;
  - (4) On the “residence premises” caused by accidental discharge or overflow which occurs off the “residence premises”; or
  - (5) Caused by mold, fungus or wet rot unless hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.
- c. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.
- d. Exclusion Water Damage, Paragraphs a. and c. that apply to surface water and water below the surface of the ground do not apply to loss by water covered under this peril.

**Mold, Fungus, Wet Rot and Dry Rot Remediation as a Direct Result of a Covered Water Loss:**

In the event of a covered water loss under Coverage A – Dwelling Protection, Coverage B – Other Structures or Coverage C – Personal Property Protection, we will pay up to \$10,000 for mold, fungus, wet rot or dry rot remediation.

GUA will only pay up to \$10,000 for mold, fungus, wet rot or dry rot remediation in the event of a water loss covered by your policy. Among other things, all reasonable and necessary costs to test for, measure, clean up, treat, remove or dispose of mold, fungus, wet rot or dry rot as required to complete repair or replacement of covered property damaged by a covered water loss, would count towards this \$10,000 total limit. In addition, the amounts of any reasonable increases in living expenses that might result if mold, fungus, wet rot or dry rot makes your home uninhabitable, would count toward the \$10,000 total limit. You should carefully read the definition of the term “remediation” in the new endorsement. This new provision does not increase the limits of liability under Coverage A – Dwelling Protection, Coverage B – Other Structures Protection, Coverage C – Personal Property Protection of your policy, or to the \$20,000 limit of this endorsement.

Additional living expenses due to the remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amount for which you may be eligible under the new Mold, Fungus, Wet Rot and Dry Rot Remediation as a Direct Result of a Covered Water Loss provision. In addition, lost fair rental income due to the remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts for which you may be eligible under the new Mold, Fungus, Wet Rot and Dry Rot Remediation as a Direct Result of a Covered Water Loss provision.

**Remediation means:**

- a. any investigation or testing to detect, measure or evaluate mold, fungus, wet rot or dry rot;
- b. payment for any reasonable increase in living expenses necessary to maintain your normal standard of living if mold, fungus, wet rot or dry rot makes your residence premises uninhabitable; and
- c. the reasonable and necessary treatment, removal or disposal of mold, fungus, wet rot or dry rot as required to complete repair or replacement of property we cover under Coverage A – Dwelling Protection, Coverage B – Other Structures Protection, or Coverage C – Personal Property Protection damaged by a covered loss.

Remediation does not include any activities or amounts other than those described in a, b, or c above.

All other policy terms and conditions apply.

**Collapse:**

- a. With respect to this Additional Coverage:
  - (1) Collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its current intended purpose.
  - (2) A building or any part of a building that is in danger or falling down or caving in is not considered to be in a state of collapse.
  - (3) A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.
  - (4) A building or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.
- b. We insure for direct physical loss to covered property involving collapse of a building or any part of a building if the collapse was caused by one or more of the following:
  - (1) The Perils Insured Against;
  - (2) Decay that is hidden from view, unless the presence of such decay is known to an “insured” prior to collapse;
  - (3) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an “insured” prior to collapse;
  - (4) Weight of contents, equipment, animals or people;
  - (5) Weight of rain which collects on a roof; or
  - (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.
- c. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under b.(2) through (6) above, unless the loss is a direct result of the collapse of a building or any part of a building.
- d. This coverage does not increase the limit of liability that applies to the damaged covered property.