

**WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED BELOW OR IN THE
FORM TO WHICH THIS ENDORSEMENT IS ATTACHED**

This endorsement modifies insurance provided under the following:

Commercial Building and Contents (Broad Form) YPP001

1. Insured Peril

This insurance is extended to include "sewer back up".

1. Deductible

The Insurer is liable for the amount by which the loss or damage caused by "sewer back up" exceeds the amount of the deductible specified on the "Declarations Page" for this endorsement in any one occurrence.

This Deductible Clause applies separately to each "premises" to which this endorsement applies.

2. Limit of Insurance

If an amount of insurance is specified on the "Declarations Page" for this endorsement the Insurer shall not be liable for more than that amount.

3. Definition

"Sewer back up" means the backing up or overflow, within the area bounded by the bearing walls and foundations of the building described on the "Declarations Page", of water from within sewers, sumps, septic tanks or drains. For the purpose of this definition, the building does not include roadways, parking lots, other exterior paved surfaces, retaining walls or permanently installed landscape structures.

All other terms and conditions of the Policy to which this endorsement applies remain unchanged.