

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WATER DAMAGE COVERAGE – TEXAS**

FORMS HO 00 03 AND HO 00 05 ONLY

### **SECTION I – PROPERTY COVERAGES**

Under **E. Additional Coverages** the following Coverage is added:

#### **WATER DAMAGE COVERAGE**

- a. We cover the deterioration, wet or dry rot of property described in Coverages **A**, **B** and **C** caused by the constant or repeated seepage or leakage of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This coverage includes the cost of tearing out and replacing any part of the building necessary to repair the system from which the leakage or seepage occurred.

- b. We do not cover:
- (1) Loss to the system or appliance from which the water or steam escaped;
  - (2) Loss caused by, consisting of, or resulting from "fungi" or microbes;
  - (3) "Fungi" or microbes which are the result of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.
- c. This coverage does not increase the limit of liability that applies to the damaged covered property.

### **SECTION I – PERILS INSURED AGAINST**

The following revisions are made for the purposes of this endorsement only:

For Form **HO 00 03**:

Paragraph **A.2.c.(5)** is deleted and replaced by the following:

- (5) Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, except as specifically provided by this endorsement.

Paragraph **A.2.c.(6)(a)** is deleted and replaced by the following:

- (a) Wear and tear and marring;

Paragraph **A.2.c.(6)(c)** is deleted.

Paragraph **A.2.c.(6)(f)** is deleted and replaced by the following:

- (f) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings or foundations;

Paragraph **B.12.** is replaced by the following:

#### **12. 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.
- b. Except as specifically provided by this endorsement, this peril does not include loss:
  - (1) To the system or appliance from which the water or steam escaped;
  - (2) Caused by or resulting from freezing except as provided in Peril Insured Against **14. Freezing**;
  - (3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises"; or
  - (4) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.
- 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. Section **I – Exclusion A.3. 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.

For Form **HO 00 05**:

Paragraph **A.2.d.** is deleted and replaced by the following:

- (5) Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, except as specifically provided by this endorsement.

Paragraph **A.2.e.(1)** is deleted and replaced by the following:

- (1) Wear and tear and marring;

Paragraph **A.2.e.(3)** is deleted.

Paragraph **A.2.e.(6)** is deleted and replaced by the following:

- (6) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings or foundations;

Except as stated in this endorsement, we do not provide coverage for any loss precluded by an other provision in this policy.

All other provisions of this policy apply.