

**AMERICAN RELIABLE INSURANCE COMPANY
WATER BACKUP OF SEWERS OR DRAINS ENDORSEMENT**

For an additional premium, **we** will provide the following coverage to **your** policy:

We will insure for direct physical loss caused by water which backs up through sewers or drains or which overflows from a sump and which is not caused by **your** negligence.

A \$250 deductible shall apply to any loss caused by water which backs up through sewers or drains or which overflows from a sump.

We will pay only that part of the loss that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Additional Living Expense Coverage.

All other terms and conditions remain unchanged.