

NAMED PERILS ENDORSEMENT

DEFINITIONS

The definitions for "specified perils" is replaced by the following:

"Specified perils" means fire; lightning; windstorm; hail; theft; and vandalism.

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by the following perils:

1. fire;
2. lightning;
3. windstorm;
4. hail;
5. theft; and
6. vandalism.
7. Water damage resulting from;
 - Accidental discharge or overflow of water or steam from within plumbing, heating, air conditioning or automatic sprinkler systems
 - Freezing of plumbing, heating, air conditioning or automatic sprinkler systems
 - Rain, snow, sleet & ice, provided the building or structure first sustains damage by a covered peril to its roof or walls through which rain, snow, sleet or ice enters the building
 - back up of sewers and drains

The above named perils are subject to Perils Excluded, with the exception of e. Sewer; septic tank; sump or drain backup and water below the surface.