

Flood and Tidal Wave Endorsement

THIS ENDORSEMENT CHANGES THE POLICY- PLEASE READ IT CAREFULLY.

In consideration of an additional premium and the provisions and stipulations herein and in the policy to which this endorsement is attached, including endorsements thereon, the coverage of this policy is extended to include, direct loss or damage resulting from Tidal Wave or Flood, howsoever caused, subject to a deductible amount of:

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the deductible amount stated above, according to the item subject of insurance. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable limit of insurance.

Tidal Wave: Is understood to mean the sudden rise of the sea and the attendant action of the waves accompanying such abnormal rise produced by or directly attributable to a meteorological or seismic disturbance.

Flood: Is understood to mean inundation caused by the bursting of dams or retaining walls of lakes and reservoirs; or by rivers, canals, aqueducts and sewers or similar formation, overflowing their banks, but excluding water pipes, mains or tanks in which water is normally contained.

Date

Authorized Representative