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Limited Water Backup and Sump Discharge or Overflow Coverage

Old Form # ML-208

New Form # HO 1796

Summary of Changes:

The new endorsement covers loss caused by water that overflows or otherwise discharges from a sump, sump pump, or related equipment or any other type of system designed to remove subsurface water which is drained from the foundation area.

Under the new endorsement, the exclusion that applies to water or sewage that backs up through sewers or drains or water that overflows or is discharged from a sump or similar system is restated to apply only as direct or indirect result of flood.

The option for a \$250 deductible is no longer available and the deductible that applies to this coverage is shown on the schedule in the declarations.