**ENDORSEMENT**

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

# This endorsement, effective 12:01 a.m. forms a part of Policy

No. Issued to by

WASHINGTON CHANGES – EXCLUDED   
CAUSES OF LOSS

This endorsement modifies insurance provided under the following:

COUNTRY CLUB PREMIER PROPERTY COVERAGE FORM

A. In the Country Club Premier Property Coverage Form – Premier Causes of Loss section:

in the sections titled Covered Causes Of Loss or Exclusions, any introductory paragraph preceding an exclusion or list of exclusions is replaced by the following paragraph, which pertains to application of those exclusions:

We will not pay for loss or damage caused by any of the excluded events described below. Loss or damage will be considered to have been caused by an excluded event if the occurrence of that event:

a. Directly and solely results in loss or damage; or

b. Initiates a sequence of events that results in loss or damage, regardless of the nature of any intermediate or final event in that sequence.

B. The following exclusion replaces the Water Exclusion in this Coverage Part or Policy:

Water

1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);

2. Mudslide or mudflow;

3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;

4. Water under the ground surface pressing on, or flowing or seeping through:

a. Foundations, walls, floors or paved surfaces;

b. Basements, whether paved or not; or

c. Doors, windows or other openings; or

5. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1., 3. or 4., or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies if any of the above, in Paragraphs **1.** through **5.:**

(a) Occurs independently;

(b) Is caused by an act of nature;

(c) Is caused by an act or omission of humans or animals; or

(d) Is attributable to the failure, in whole or in part, of a dam, levee, seawall or other boundary or containment system.

But if any of the above, in Paragraphs **1.** through **5.,** results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

This exclusion does not apply to the extent that coverage is provided by the Additional Coverage Extensions **F.3.** and **F.4.** in the **PREMIER CAUSES OF LOSS** section of this form.

As respects the Additional Coverage-Equipment Breakdown, if electrical “covered equipment” requires drying out because of Water, as described in Paragraphs**(1)** through **(5)** above, we will pay the direct expenses of such drying out subject to the applicable Limit of Insurance and deductible indicated in the Declarations.

C. The Weather Conditions exclusions (Paragraph B.3.a. in the Country Club Premier Property Cover Form – Premier Causes of Loss section is deleted and the introductory paragraph preceding such exclusions no longer applies to them. The following exclusion replaces the aforementioned exclusions:

Weather Conditions

We will not pay for loss or damage caused by or resulting from any of the following:

1. A weather condition which results in:

a. Landslide, mudslide or mudflow;

b. Mine subsidence; earth sinking, rising or shifting (other than sinkhole collapse);

c. Water, as described in Paragraphs B.1. through B.5. of this endorsement;

But if loss or damage by fire, explosion or sprinkler leakage results, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

2. A weather condition which results in the failure of power, communication, water or other utility service supplied to the described premises, if the failure:

a. Originates away from the described premises; or

b. Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

But if loss or damage by a Covered Cause of Loss results, we will pay for that resulting loss or damage.