WASHINGTON EQUIPMENT BREAKDOWN EXCLUSION

This endorsement modifies insurance provided under the following:

COUNTRY CLUB PREMIER PROPERTY COVERAGE FORM

COUNTRY CLUB PREMIER PROPERTY COVERAGE FORM PREMIER CAUSES OF LOSS

**I.** Subparagraph **3.** of Paragraph **D. Deductible** of the Country Club Premier Property Coverage Form is deleted in its entirety

**ll.** Subparagraph **1.f.** of paragraph **B. Exclusions** of the Country Club Premier Property Coverage Form Causes of Loss section is deleted in its entirety and replaced with the following:

**f. 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.

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**lll.** Subparagraph **4.a.** of paragraph **B. Exclusions** of the Country Club Premier Property Coverage Form Causes of Loss section is deleted in its entirety and replaced by the following:

a. Except as provided in the COUNTRY CLUB PREMIER PROPERTY COVERAGE FORM by paragraph 5.w. Coverage Extension, Utility Services-Time Element, any loss caused directly or indirectly by the failure of power or other utility service supplied to the described premises, however caused, if the failure occurs outside of a covered building. Failure includes lack of sufficient capacity and reduction in supply.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss resulting from that Covered Cause of Loss.

**IV.** Paragraph **E. Additional Coverage – Equipment Breakdown** of the Country Club Premier Property Coverage Form Causes of Loss section is deleted in its entirety.

All other terms, conditions, and exclusions shall remain unchanged.

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Authorized Representative