THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED COVERAGE - FLOOD

This endorsement modifies insurance provided under the following:
DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211

A. COVERAGE
Subject to the terms, exclusions, limits and conditions of the policy to which this endorsement is attached and to the provisions contained in this endorsement, we will pay for accidental direct physical loss or damage to Covered Property at the locations described in the Declarations, first commencing during the Policy Period, caused by or resulting from “flood” arising from any of the following:
1. The overflow or breaking of natural or artificial boundaries or confines of inland waters;
2. The unusual and rapid accumulation or runoff of inland surface waters from any source or by their spray;
3. Waters changing course;
4. Waves, wave wash, wave action, storm surge, or their spray, all whether driven by wind or not, except when caused by or part of a tsunami, tidal wave, hurricane or tropical storm;
5. The release or overtopping of water held by a dam, levee, dike, canal or conduit or by any water or flood control device or system, regardless of location, or from breach or failure of any of the foregoing, except when caused by or part of a tsunami or tidal wave.

B. DEDUCTIBLE CLAUSE
Coverage provided under this endorsement will be subject to the “Flood” deductible shown in the Declarations and as described in Section B. DEDUCTIBLE CLAUSE of the DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211.

C. CAUSES OF LOSS EXCLUDED
The following exclusions apply in addition to those described in Section D. CAUSES OF LOSS EXCLUDED in the DIFFERENCE IN CONDITIONS COVERAGE FORM. We will not pay for loss or damage caused by “flood”, arising from any of the following:
1. Tsunami or tidal wave;
2. Underground waters rising;
3. Hurricane or tropical storm;
4. Any other cause of “flood” not listed under Section A., COVERAGE above.

D. LIMITS OF INSURANCE
The most we will pay for loss or damage is the “Flood” Limit of Insurance shown in the Declarations.

E. LOSS CONDITIONS
1. **Single Loss Clause** - All loss or damage attributable to “flood” that occurs within any period of 72 consecutive hours during the Policy Period, arising out of one event, will be considered a single “loss occurrence”. We will not be liable for any loss caused by any “flood” occurring before the effective date and time of this policy, nor for any loss occurring after the expiration date and time of this policy.

F. **DEFINITIONS**

1. “Flood” means a general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land areas or of 2 or more distinct parcels of land (at least one of which is your property) with water.

Nothing contained in this endorsement will be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the policy to which this endorsement is attached other than as stated above.