



**OREGON MUTUAL INSURANCE COMPANY**  
**WATER DAMAGE**  
**(Sewers & Drains)**

M0863D (3-08)

For an additional premium this endorsement changes the policy.

1. THIS PROVISION INCLUDES ONE OR MORE EXCLUSIONS, RESTRICTIONS, OR LIMITATIONS.

**We** pay up to \$5,000 for direct loss to covered property caused by water which backs up through sewers or drains or water which enters into and overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area. This coverage does not apply if the loss results from the negligence of **you** or a member of **your** household.

2. Under Exclusions That Apply to Property Coverages - Water Damage, the reference to water which backs up through or overflows from sewers, drains or sumps is deleted.

3. THIS PROVISION INCLUDES ONE OR MORE EXCLUSIONS, RESTRICTIONS, OR LIMITATIONS.

A \$250 deductible applies to this coverage.

SAMPLE