

**Amendatory Endorsement**  
**For use with**  
**Commercial Building Owner's Policy – DH 20-02**  
**Commercial Building Policy – DH 20-70**

In consideration of the premium and subject to all terms and conditions of the policy to which this endorsement is a part, **we** and **you** agree that paragraph b., as restated below, of item 1. of the LOSSES NOT COVERED section of the policy is deleted in its entirety:

- b. (1) Flood, overflow of any body of water, surface water, waves, tides, tidal waves or spray from any of them even if driven by wind; or
- (2) water that backs up or overflows from a sewer, drain or sump; or
- (3) underground water including water which presses on, flows or seeps through foundations, walls or floors or paved surfaces, or into unpaved basements.

But if fire or explosion ensues, **we** will be liable only for the ensuing direct loss or damage from the fire or explosion.

and is replaced with the following:

- b. (1) Flood, overflow of any body of water, surface water, waves, tides, tidal waves or spray from any of them even if driven by wind; or
- (2) water that backs up or overflows from a sewer, drain or sump if such backup or overflow is caused by any of the causes of loss stated in (1) above; or
- (3) underground water including water which presses on, flows or seeps through foundations, walls or floors or paved surfaces, or into unpaved basements.

But if fire or explosion ensues, **we** will be liable only for the ensuing direct loss or damage from the fire or explosion.