# **OCEANIC UNDERWRITERS**

### Form #SB801 (Rev. Aug 29, 2012) Sewer Back-Up Form

#### THIS FORM ONLY APPLIES IF INDICATED "COVERED" AND LIMITS SHOWN ON THE DECLARATIONS PAGE(S).

### THIS FORM IS ATTACHED TO AND MUST BE READ TOGETHER WITH THE COMMERCIAL BUILDING, EQUIPMENT & STOCK BROAD FORM POLICY.

### 1. COVERAGE

This Insurance is hereby extended to include loss or damage caused directly by the peril of Sewer Back-Up subject to the following conditions and except as excluded herein:

For the purpose of this form,, "Sewer Back-Up" shall mean water which backs up through sewers, sumps, septic tanks or drains.

#### 2. EXCLUSIONS

This Form does not insure damage directly or indirectly caused by:

- (a) continuous or repeated seepage or leakage;
- (b) occurring while the building is under construction or is vacant, even though permission may have been given by Underwriters for construction or vacancy; or
- (c) any peril excluded in the Commercial Building, Equipment and Stock Broad Form.

## EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, PROVISIONS AND CONDITIONS OF THE POLICY SHALL HAVE FULL FORCE AND EFFECT.