



ENHANCED
Water Damage Package

WATER DAMAGE CLAIM SCENARIOS

Claim Examples	Water Damage	Sewer Back-up	Water & Sewer Line	Overland Water	Ground Water (optional)
1. Hot water tank leaking (sudden and accidental)	✓				
2. Ice damming caused roof to leak	✓				
3. Overflow of water from dishwasher, washing machine, bathtub, etc.	✓				
4. Water from an above ground pool break enters through basement windows	✓				
5. Sewer back-up due to heavy rain (surface water does not enter the home)		✓			
6. Sewer back-up due to clogged line		✓			
7. Septic tank backed up		✓			
8. Sump pump malfunction and pit overflows		✓			
9. Water line repair outside of home			✓		
10. Septic lines that run from the home to the actual septic tank ruptures			✓		
11. Rain accumulates on surface and enters in basement windows				✓	
12. Rain accumulates on surface and enters in crack above grade basement wall				✓	
13. Rain accumulates on surface and enters through garage door				✓	
14. Sewer backs up due to heavy rain and surface water also enters the home				✓	
15. Sewer back-up due to overflow of a "body of fresh water"				✓	
16. Water damage directly caused by overflow of lake (above surface of ground)				✓	
17. Waterborne objects damage home from overflow of river				✓	
18. Accidental dam break				✓	
19. Intentional breach of dike or levee				✓	
20. Rain water enters through a crack below grade on basement wall					✓
21. Rain water enters through the basement floor					✓
22. Water damage caused by the rising of the water table and septic tank back up					✓
23. Septic tank backs up and rain water enters through crack below grade					✓
24. Water damage directly caused by overflow of lake (below surface of ground)					✓
25. Rain or snow enters through an open window	n/a	n/a	n/a	n/a	n/a
26. Roof leaking due to wear and tear	n/a	n/a	n/a	n/a	n/a
27. Tsunamis, tidal waves and other coastal flooding	n/a	n/a	n/a	n/a	n/a

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