

- (2) Failure, stoppage, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
  - (3) Failure to inspect and maintain the property after a **flood** recedes;
5. Water or waterborne material that:
- a. Backs up through sewers or drains;
  - b. Discharges or overflows from a sump, sump pump, or related equipment; or
  - c. Seeps or leaks on or through the covered property;
- unless there is a **flood** in the area and the **flood** is the proximate cause of the sewer or drain backup, sump pump discharge or overflow, or seepage of water;
6. The pressure or weight of water unless there is a **flood** in the area and the **flood** is the proximate cause of the damage from the pressure or weight of water;
- 7. Power, heating, or cooling failure unless the failure results from **direct physical loss by or from flood** to power, heating, or cooling equipment on the **described location**;
  - 8. Theft, fire, explosion, wind, or windstorm;
  - 9. Anything you or any member of your household do or conspire to do to cause loss by **flood** deliberately; or
  - 10. Alteration of the insured property that significantly increases the risk of flooding.
- E. We do not insure for loss to any **building** or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.
- F. We do not pay for the testing for or monitoring of **pollutants** unless required by law or ordinance.

## VI. DEDUCTIBLES

- A. When a loss is covered under this **policy**, we will pay only that part of the loss that exceeds your deductible amount, subject to the limit of liability that applies. The deductible amount is shown on the **Declarations Page**.  
  
However, when a **building** under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed **building**.
- B. In each loss from **flood**, separate deductibles apply to the **building** and personal property insured by this **policy**.
- C. The deductible does not apply to:
  - 1. **III.C.2.** Loss Avoidance Measures;
  - 2. **III.C.3.** Condominium Loss Assessments; or
  - 3. **III.D.** Increased Cost of Compliance.

## VII. GENERAL CONDITIONS

- A. **Pairs and Sets**  
  
In case of loss to an article that is part of a pair or set, we will have the option of paying you:
  - 1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, minus its depreciation; or
  - 2. The amount that represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.
- B. **Concealment or Fraud and Policy Voidance**
  - 1. With respect to all insureds under this **policy**, this **policy**:
    - a. Is void;
    - b. Has no legal force or effect;
    - c. Cannot be renewed; and
    - d. Cannot be replaced by a new **NFIP policy**;