

# WATER BACK-UP AND SUMP PUMP COVERAGE WAIVER

I (we) have reviewed the package of insurance offered by the \_\_\_\_\_ Agency for Personal Insurance coverage. After consideration of the coverage recommended and the premium for this package, I (we) have elected to waive and decline any and all coverage provided by an available endorsement to include Water Back-up, Sewer Back-up, and/or Sump Pump coverage on the policy for which I (we) have applied. I (we) understand that in the event of loss or claim presented due to damage to a building or any property, including but not limited to, personal property, the insurance applied for, provides no coverage for damage resulting from water back-up, sewer back up, or any failure of a sump pump or similar device, or any cost associated with repairs resulting from water damage where the source of water is the back-up of a sewer or drain, or the failure of a sump pump or similar device or overflow of a sump.

This waiver of coverage shall remain in effect until rescinded or withdrawn by formal request in writing.

I (we) further understand if I (we) desire to add this coverage to the package of insurance in the future, my (our) request will be subject to approval, limits, conditions, restrictions, deductibles, exclusions, waiting periods, and underwriting guidelines at the time of the request, and that such request to add coverage must be made in writing to the \_\_\_\_\_ Agency. In addition, I (we) will not hold the \_\_\_\_\_ Agency, its employees, agents, or representatives responsible for this decision to waive coverage. I (we) understand the \_\_\_\_\_ Agency assumes no liability for this decision to self-insure losses that may result from one of the perils insured by the available policy endorsement.

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Date