

Filing at a Glance

Company: Continental Casualty Company
Product Name: National Dental Program Revision
TOI: 05.2 Commercial Multi-Peril - Liability Portion Only
Sub-TOI: 05.2007 Other CMP
Filing Type: Form

SERFF Tr Num: CNAC-125252884 State: Arkansas
SERFF Status: Closed State Tr Num: AR-PC-07-025700
Co Tr Num: 07-2182F State Status:
Co Status: Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding
Author: Micaah Morris Disposition Date: 08-13-2007
Date Submitted: 08-03-2007 Disposition Status: Approved
Effective Date Requested (New): 10-01-2007 Effective Date (New): 10-01-2007
Effective Date Requested (Renewal): 10-01-2007 Effective Date (Renewal): 10-01-2007

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: 07-2182F Domicile Status Comments:
Reference Organization: Reference Number: 07-2182F
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08-13-2007
State Status Changed: 08-03-2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

On behalf of Continental Casualty Company, we hereby submit for your review and approval the above captioned revised and new forms for use with our approved National Dental Program on file with your Department.

Company and Contact

Filing Contact Information

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New York, NY 10005 (212) 440-2877[FAX]

Filing Company Information

Continental Casualty Company CoCode: 20443 State of Domicile: Illinois
40 Wall Street Group Code: 218 Company Type:
9th Floor
New York, NY 10005 Group Name: State ID Number:

Created by SERFF on 08-13-2007 12:01 PM

(212) 440-3478 ext. [Phone]

FEIN Number: 36-2114545

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0010384448	\$50.00	07-26-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08-13-2007	08-13-2007

Disposition

Disposition Date: 08-13-2007

Effective Date (New): 10-01-2007

Effective Date (Renewal): 10-01-2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Memo	Approved	Yes
Supporting Document	Tracked Changes	Approved	Yes
Form	Concurrent Causation, Earth Movement and Water Exclusion Changes-Dental	Approved	Yes
Form	Flood or Other Water Damage Coverage Endorsement	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Concurrent Causation, Earth Movement and Water Exclusion Changes-Dental	GSL5841 XX (7-07)	ed. 7-07	Endorseme New nt/Amendm ent/Conditio ns		0.00	GSL5841XX_072007_Concur Caus Earth and Water Excl Change Dental.pdf
Approved	Flood or Other Water Damage Coverage Endorsement	G-145161-A (7-07)	ed. 7-07	Endorseme Replaced nt/Amendm ent/Conditio ns	G-145161-A (9-04)	0.00	G145161A_072007_Flood or Other Water Damage Coverage End.pdf



CONCURRENT CAUSATION, EARTH MOVEMENT AND WATER EXCLUSION CHANGES - DENTAL

This endorsement modifies insurance provided under the following:

BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME COVERAGE PART

I. Under Section II. **EXCLUSIONS**, paragraph A. is deleted in its entirety and replaced by the following:

A. We will not pay for loss or **damage** directly or indirectly caused by or resulting from any of the following regardless of: (a) the causes of the excluded event; or (b) other causes of the loss; or (c) any other causes or events, whether or not insured under this Policy, which may have contributed concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurred suddenly or gradually, involved isolated or widespread **damage**, arose from natural or external forces or acts or omissions of man, or occurred as a result of any combination of any of the following:

1. Ordinance or Law

The enforcement of any ordinance or law:

- a. regulating the construction, use or repair of any property; or
- b. requiring the tearing down of any property, including the cost of removing its debris.

2. Earth Movement

Any earth movement other than **sinkhole collapse**, such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting.

Also, earth movement, as described above applies to acts or omissions of man or any other cause or combination of causes shown above. If **damage** by fire or explosion results, we will pay for that resulting **damage**.

3. Volcanic Eruption

Any volcanic eruption, explosion or effusion. If **damage** by fire, **building** glass breakage or **volcanic action** results, we will pay for that resulting **damage**.

4. Governmental Action

Seizure or destruction of property by order of governmental authority.

We will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this coverage part.

5. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

If **damage** by fire results, we will pay for that resulting **damage**.

6. War And Military Action

- a. war, including undeclared or civil war;



- b. warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

7. Water

- a. "Flood", surface water, waves, tides, tidal waves, overflow of any body of water, including release of water held by a dam, levy or dike or by a water or flood control device, or their spray, all whether driven by wind or not;
- b. Mudslide or mudflow;
- c. Water that backs up from a sewer or drain except as provided under the covered related expenses;
- d. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) foundations, walls, floors or paved surfaces;
 - (2) basements, whether paved or not; or
 - (3) doors, windows or other openings.

But if **damage** by fire, explosion or sprinkler leakage results, we will pay for that resulting **damage**.

II. Wherever the word "flood" appears in the Commercial Property Coverage Part, it is amended to a defined term, as per the following, and supersedes and replaces any other definition of "flood":

"Flood" means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLOOD OR OTHER WATER DAMAGE COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME COVERAGE PART (G-15159).

A. Covered Cause of Loss

Solely for those locations listed in the FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS and only for the Covered Property and Limit of Insurance scheduled:

- 1. Section II. EXCLUSIONS, paragraph A.7. Water, is deleted in its entirety;
2. Section IV. DEFINITIONS, paragraph A. Collapse in the Covered Causes of Loss definition is amended by the addition of the following:
• flood or other water damage.

FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS

Table with 3 columns: Location, Covered Property, Limit of Insurance

B. Deductible

The Deductible, if any, in this Coverage Part is replaced by the following with respect to flood or other water damage:

- 1. Except for the locations listed in the SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE, we will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds \$ _____. We will then pay the amount of loss or damage in excess of the Deductible, up to the Limit of Insurance shown in the FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS.
2. When Covered Property at a location listed in the SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE is lost or damaged, we will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible Amount indicated in the Schedule. We will then pay the amount of the loss or damage in excess of the Deductible Amount up to the Limit of Insurance shown in the FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS.

SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE

Table with 3 columns: Location, Covered Property, Deductible Amount



C. Special Flood or Other Water Damage Limits of Insurance

When the **covered cause of loss** is **flood** or **other water damage**:

- 1. Subject to 2. below, the most we will pay for loss or **damage** in any one occurrence at any one location indicated in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS** will be the Limit of Insurance shown in such schedule.
- 2. The most we will pay for loss or **damage** in this policy period is \$ _____.

D. Supplemental Conditions

Coverage provided under this endorsement does not apply to Covered Property in transit.

E. Section I. COVERAGE AGREEMENTS, paragraph B.1., Covered Related Expenses, Back Up of Sewer or Drain does not apply at any location where this endorsement applies.

F. Definitions

- 1. **“Flood”** means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

- 2. **“Other Water Damage”** means:

- a. Mudslide or mudflow;
- b. Water that backs up from a sewer or drain; or
- c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 08-13-2007

Comments:

Attachments:

07-2182F AR Transmittal.pdf

07-2182 FFS.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 08-13-2007

Comments:

Attachment:

07-2182F AR Cover Letter.pdf

Satisfied -Name: Memo **Review Status:** Approved 08-13-2007

Comments:

Attachment:

07-2182_082007_ FFM Dental.pdf

Satisfied -Name: Tracked Changes **Review Status:** Approved 08-13-2007

Comments:

Attachments:

G145161A_072007_Flood or Other Water Damage Coverage End-Draft02-With Concur Chg Outlined.pdf

GSL5841XX_072007_Concur Caus Earth and Water Excl Change Dental-Draft02-With Concur Chg Outlined.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	07-2182F
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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On behalf of Continental Casualty Company, we hereby submit for your review and approval the above captioned revised and new forms for use with our approved National Dental Program on file with your Department.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 0010384448
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		07-2182F		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Concurrent Causation, Earth Movement and Water Exclusion Changes-Dental	GSL5841XX (7-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Flood or Other Water Damage Coverage Endorsement	G-145161-A (7-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	G-145161-A (9-04)	04-2060
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



40 Wall Street – 9th Floor
New York, New York 10005

Mr. Micaah Morris

Regulatory Filings Technician
P & C State Filing Unit
CNA Global Specialty Lines

August 3, 2007

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ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: Continental Casualty Company NAIC#:20443 FEIN#:36-2114545
National Dental Program Revision
Forms Filing
G-145161-A ed. 7-07 Flood or Other Water Damage Coverage Endorsement
GSL 5841XX ed. 7-07 Concurrent Causation, Earth Movement & Water Exclusion Changes
Our File # 07-2182F

To Whom It May Concern:

On behalf of Continental Casualty Company, we hereby submit for your review and approval the above captioned revised and new forms for use with our approved National Dental Program on file with your Department.

Please refer to the attached Forms Filing Memorandum, and copies of the revised and new forms for further details.

We propose that this filing become effective for all policies effective October 1, 2007 or the earliest date permitted by your state

Please feel free to contact us if you have any questions.

Very truly yours,

Micaah Morris

Micaah Morris
Regulatory Filings Technician

**CONTINENTAL CASUALTY COMPANY
 NATIONAL DENTAL PROGRAM
 FORM FILING MEMORANDUM
 FILING I.D. # 07-2182**

FORM NUMBER	EDITION DATE	FORM TITLE
<p>G-145161-A</p> <p>REVISED FORM</p>	<p>(ed. 7-07)</p>	<p>Flood or Other Water Damage Coverage Endorsement</p> <p>The water exclusion is being clarified to re-define the term flood and define "other water damage."</p> <p>The specific changes to the revised form are indicated in red on one of the copies included with this filing (along with a 'clean' copy of this new form).</p>
<p>GSL5841XX</p> <p>NEW FORM</p>	<p>(ed. 7-07)</p>	<p>Concurrent Causation, Earth Movement and Water Exclusion Changes-Dental</p> <p>This endorsement works with the Building, Blanket Dental Practice Personal Property and Income Coverage Part. It clarifies our original intent with respect to the application of the concurrent causation provision, the earth movement exclusion and the water exclusion. This endorsement clarifies that the earth movement exclusion applies to occurrences of man-made earth movement.</p> <p>In addition, the water exclusion is being clarified to define the term flood. "Flood" which is also made a defined term within the Commercial Property Coverage Part.</p> <p>The specific changes to the applicable exclusions and additional wording is indicated in revision marks on one of the copies of the form included with this filing (along with a 'clean' copy of this new form).</p>



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLOOD OR OTHER WATER DAMAGE COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME COVERAGE PART (G-15159).

A. Covered Cause of Loss

Solely for those locations listed in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS** and only for the ~~Covered Property~~ and Limit of Insurance scheduled:

Deleted: Coverage

1. Section II. **EXCLUSIONS**, paragraph A.7. Water, is deleted in its entirety;
2. Section IV. **DEFINITIONS**, paragraph A. Collapse in the **Covered Causes of Loss** definition is amended by the addition of the following:
 - **flood or other water damage.**

FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS

Location	Covered Property	Limit of Insurance

Deleted: Coverage

B. Deductible

The Deductible, if any, in this Coverage Part is replaced by the following with respect to **flood or other water damage**:

1. Except for the locations listed in the **SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE**, we will not pay for loss or **damage** in any one occurrence until the amount of loss or **damage** exceeds \$ _____. We will then pay the amount of loss or **damage** in excess of the Deductible, up to the Limit of Insurance shown in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS**.
2. When Covered Property at a location listed in the **SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE** is lost or **damaged**, we will not pay for loss or **damage** in any one occurrence until the amount of loss or **damage** exceeds the Deductible Amount indicated in the Schedule. We will then pay the amount of the loss or **damage** in excess of the Deductible Amount up to the Limit of Insurance shown in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS**.

SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE

Location	Covered Property	Deductible Amount



C. Special **Flood or Other Water Damage** Limits of Insurance

When the **covered cause of loss** is **flood or other water damage**:

1. **Subject to 2. below**, the most we will pay for loss or **damage** in any one occurrence at any one location indicated in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS** will be the Limit of Insurance **shown in such schedule**.
2. The most we will pay for loss or **damage** in this policy period is \$ _____.

D. Supplemental Conditions

Coverage provided under this endorsement does not apply to Covered Property in transit.

E. Section I. **COVERAGE AGREEMENTS**, paragraph B.1., Covered Related Expenses, Back Up of Sewer or Drain does not apply at any location where this endorsement applies.

F. Definitions

1. **"Flood"** means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

2. **"Other Water Damage"** means:

- a. Mudslide or mudflow;
- b. Water that backs up from a sewer or drain; or
- c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings.

Deleted: "Flood" means:
 ¶
 <#>Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;¶
 <#>Mudslide or mudflow;¶
 <#>Water that backs up from a sewer or drain; or¶
 <#>Water under the ground surface pressing on, or flowing or seeping through;¶
 <#>Foundations, walls, floors or paved surfaces;¶
 <#>Basements, whether paved or not; or¶
 <#>Doors, windows or other openings.¶

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All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)



CONCURRENT CAUSATION, EARTH MOVEMENT AND WATER EXCLUSION CHANGES - DENTAL

This endorsement modifies insurance provided under the following:

BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME COVERAGE PART

I. Under Section II, EXCLUSIONS, paragraph A, is deleted in its entirety and replaced by the following:

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A. We will not pay for loss or damage directly or indirectly caused by or resulting from any of the following regardless of: (a) the causes of the excluded event; or (b) other causes of the loss; or (c) any other causes or events, whether or not insured under this Policy, which may have contributed concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external forces or acts or omissions of man, or occurred as a result of any combination of any of the following:

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1. Ordinance or Law

The enforcement of any ordinance or law:

- a. regulating the construction, use or repair of any property; or
b. requiring the tearing down of any property, including the cost of removing its debris.

Deleted: We will not pay for damage caused directly or indirectly by any of the following. Such damage is excluded regardless of any other cause or event that contributes concurrently in any sequence to the damage.fj

2. Earth Movement

Any earth movement other than sinkhole collapse, such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting.

Also, earth movement, as described above applies to acts or omissions of man or any other cause or combination of causes shown above. If damage by fire or explosion results, we will pay for that resulting damage.

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3. Volcanic Eruption

Any volcanic eruption, explosion or effusion. If damage by fire, building glass breakage or volcanic action results, we will pay for that resulting damage.

4. Governmental Action

Seizure or destruction of property by order of governmental authority.

We will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this coverage part.

5. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

If damage by fire results, we will pay for that resulting damage.

6. War And Military Action

- a. war, including undeclared or civil war;



- b. warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

7. Water

- a. **“Flood”**, surface water, waves, tides, tidal waves, overflow of any body of water, including release of water held by a dam, levy or dike or by a water or flood control device, or their spray, all whether driven by wind or not;
- b. Mudslide or mudflow;
- c. Water that backs up from a sewer or drain except as provided under the covered related expenses;
- d. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) foundations, walls, floors or paved surfaces;
 - (2) basements, whether paved or not; or
 - (3) doors, windows or other openings.

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But if **damage** by fire, explosion or sprinkler leakage results, we will pay for that resulting **damage**.

- II. **Wherever the word “flood” appears in the Commercial Property Coverage Part, it is amended to a defined term, as per the following, and supersedes and replaces any other definition of “flood”;**

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“Flood” means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
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