

Personal Lines Wording Amendment
Effective May 1, 2022 New Business and June 15, 21022 Renewal Business

Please be advised the Water Damage coverage section(s) in all of our wordings have been amended to provide clarity around what is covered and what is not covered under the policy form.

Below is the form number and applicable sections that have been amended. Additionally, for existing business, a letter addressed to the Policy Holder will be included when the electronic renewal documents are provided to your Brokerage. Please ensure this letter accompanies the Insured's documents and review with your client.

Please review carefully and if you have any questions, please contact a member of our Personal Lines Team or Business Development to discuss further at personal@milnco.ca or 888-645-6261.

Thank you,

Milnco Insurance Broker Solution Centre

5165M TENANTS BRONZE PACKAGE FORM

• **Section "INSURED PERILS", following has been amended**

8. Water damage: This peril means loss or damage caused by:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

(1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";

(i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:

arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or

shut off the water supply and had drained all the pipes and "domestic water containers"; or

if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;

(ii) within an unheated portion of your "dwelling";

(2) caused by continuous or repeated seepage or leakage of water;

(3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;

(4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;

(5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;

(b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;

(c) the sudden and accidental escape of water from a watermain;

(d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

(i) caused by "ground water" or rising of the water table;

(ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";

(iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

(iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

(iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

• **Section "Loss or Damage Not Insured - we do not insure", following has been added**

17. to a watermain (prev 8(k) under INSURED PERILS – Water Damage)

5164M TENANTS GOLD PACKAGE FORM

- Section **“Loss or Damage Not Insured - we do not insure”**, following has been amended

24. caused by water unless the loss or damage resulted from:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or “domestic water container”, which is located inside your “dwelling”;

but under no circumstance do we insure any loss or damage:

(2) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or “domestic water container”;

(i) within a heated portion of your “dwelling” if you have been away from your “premises” for more than four (4) consecutive days; however, you would still be insured if you:

arranged for a competent person to enter your “dwelling” each day you were away to ensure that heating was being maintained; or

shut off the water supply and had drained all the pipes and “domestic water containers”; or

if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;

(ii) within an unheated portion of your “dwelling”;

(2) caused by continuous or repeated seepage or leakage of water;

(3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;

(4) to a plumbing, heating, cooling, sprinkler or air conditioning system or “domestic water container” and its equipment attached, from which the water escaped;

(5) occurring while the building is under construction or “vacant” even if we have given permission for construction or vacancy;

(b) the sudden and accidental escape of water from a “domestic water container” or equipment attached, located outside your “dwelling”. However, such damage is not covered when the escape of water is caused by freezing;

(c) the sudden and accidental escape of water from a watermain;

(d) water which enters through an opening which has been created suddenly and accidentally by a “Specified Peril” other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

(i) caused by “ground water” or rising of the water table;

(ii) caused by “surface waters”, unless the water escapes from a watermain or from a “domestic water container” located outside your “dwelling”;

(iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, “domestic water container” or equipment attached;

(iii) caused by “flood”, ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, “domestic water container” or equipment attached;

(iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

25. To a watermain (prev 24(k) under “we do not insure loss or damage” and now #25)

5167M CONDOMINIUM UNIT OWNERS (PRINCIPAL & SEASONAL RESIDENCE) - BRONZE PACKAGE FORM

- Section **“We do not insure loss or damage”**, following has been amended

12. caused by water unless the loss or damage resulted from:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or “domestic water container”, which is located inside your “dwelling”;

but under no circumstance do we insure any loss or damage:

(1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or “domestic water container”;

(i) within a heated portion of your “dwelling” if you have been away from your “premises” for more than four (4) consecutive days; however, you would still be insured if you:

arranged for a competent person to enter your “dwelling” each day you were away to ensure that heating was being maintained; or

shut off the water supply and had drained all the pipes and “domestic water containers”; or

if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;

(ii) within an unheated portion of your “dwelling”;

(2) caused by continuous or repeated seepage or leakage of water;

- (3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;
- (4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;
- (5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;
- (b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;
- (c) the sudden and accidental escape of water from a watermain;
- (d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

- (i) caused by "ground water" or rising of the water table;
- (ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";
- (iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

13. To a watermain (prev 12(k) under "we do not insure loss or damage" and now #13)

• **Section "INSURED PERILS", following has been amended**

8. Water damage: This peril means loss or damage caused by:

- (a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

- (1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";
 - (i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:
 - arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or
 - shut off the water supply and had drained all the pipes and "domestic water containers"; or
 - if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;
 - (ii) within an unheated portion of your "dwelling";
- (2) caused by continuous or repeated seepage or leakage of water;
- (3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;
- (4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;
- (5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;
- (b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;
- (c) the sudden and accidental escape of water from a watermain;
- (d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

- (i) caused by "ground water" or rising of the water table;
- (ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";
- (iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

- (iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

5166M CONDOMINIUM UNIT OWNERS (PRINCIPAL & SEASONAL RESIDENCE) – GOLD PACKAGE FORM

- Section "Loss or Damage Not Insured - we do not insure", following has been amended

24. caused by water unless the loss or damage resulted from:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

(1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";

(i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:

arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or

shut off the water supply and had drained all the pipes and "domestic water containers"; or

if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;

(ii) within an unheated portion of your "dwelling";

(2) caused by continuous or repeated seepage or leakage of water;

(3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;

(4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;

(5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;

(b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;

(c) the sudden and accidental escape of water from a watermain;

(d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

(i) caused by "ground water" or rising of the water table;

(ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";

(iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

(iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

(iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

25. To a watermain (prev 24(k) under "we do not insure loss or damage" and now #25.)

5162M PRINCIPAL & SEASONAL RESIDENCE HOMEOWNER – SILVER PACKAGE FORM

- Section "Loss or Damage Not Insured - we do not insure loss or damage", following has been amended

25. caused by water unless the loss or damage resulted from:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

(1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";

(i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:

arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or

shut off the water supply and had drained all the pipes and "domestic water containers"; or

- if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;
 - (ii) within an unheated portion of your "dwelling";
 - (2) caused by continuous or repeated seepage or leakage of water;
 - (3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;
 - (4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;
 - (5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;
- (b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;
- (c) the sudden and accidental escape of water from a watermain;
- (d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

- (i) caused by "ground water" or rising of the water table;
- (ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";
- (iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

26. To a watermain (prev 25(k) under "we do not insure loss or damage" and now #26.)

5163M PRINCIPAL & SEASONAL RESIDENCE HOMEOWNERS – BRONZE PACKAGE FORM

• Section **"INSURED PERILS"**, following has been amended

8. Water damage: This peril means loss or damage caused by:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

- (1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";
 - (i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:
 - arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or
 - shut off the water supply and had drained all the pipes and "domestic water containers"; or
 - if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;
 - (ii) within an unheated portion of your "dwelling";
- (2) caused by continuous or repeated seepage or leakage of water;
- (3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;
- (4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;
- (5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;

(b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However,

such damage is not covered when the escape of water is caused by freezing;

(c) the sudden and accidental escape of water from a watermain;

(d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

- (i) caused by "ground water" or rising of the water table;

- (ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";
- (iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

5161M PRINCIPAL RESIDENCE HOMEOWNERS – GOLD PACKAGE FORM

- **Section "Loss or Damage Not Insured - we do not insure loss or damage", following has been amended**

25. caused by water unless the loss or damage resulted from:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

(1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";

(i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:

arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or

shut off the water supply and had drained all the pipes and "domestic water containers"; or

if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;

(ii) within an unheated portion of your "dwelling";

(2) caused by continuous or repeated seepage or leakage of water;

(3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;

(4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;

(5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;

(b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;

(c) the sudden and accidental escape of water from a watermain;

(d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage caused by:

(i) caused by "ground water" or rising of the water table;

(ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";

(iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

(iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;

(iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;

26. To a watermain (prev 25(k) under "we do not insure loss or damage" and now #26.)

5122MACV RESIDENTIAL DWELLING BUILDING AND/OR CONTENTS (RENTED DWELLING)

- **Section "INSURED PERILS" , following has been amended**

8. Water damage: This peril means loss or damage caused by:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

- (1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";
 - (i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:
 - arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or
 - shut off the water supply and had drained all the pipes and "domestic water containers"; or
 - if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;
 - (ii) within an unheated portion of your "dwelling";
 - (2) caused by continuous or repeated seepage or leakage of water;
 - (3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;
 - (4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;
 - (5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;
- (b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;
- (c) the sudden and accidental escape of water from a watermain;
- (d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage:

- (i) caused by "ground water" or rising of the water table;
- (ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";
- (iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;
- (v) to a watermain

5122M RESIDENTIAL DWELLING BUILDING AND/OR CONTENTS

• **Section "INSURED PERILS" , following has been amended**

8. Water damage: This peril means loss or damage caused by:

(a) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling";

but under no circumstance do we insure any loss or damage:

- (1) caused by freezing during the usual heating season, of any part of a plumbing, heating, sprinkler or air conditioning system or "domestic water container";
 - (i) within a heated portion of your "dwelling" if you have been away from your "premises" for more than four (4) consecutive days; however, you would still be insured if you:
 - arranged for a competent person to enter your "dwelling" each day you were away to ensure that heating was being maintained; or
 - shut off the water supply and had drained all the pipes and "domestic water containers"; or
 - if your heating system is connected by a monitored heating alarm to a station providing twenty-four (24) hour service;
 - (ii) within an unheated portion of your "dwelling";
 - (2) caused by continuous or repeated seepage or leakage of water;
 - (3) caused by the backing up or escape of water from a sewer, sump, septic tank, eaves trough or downspout;
 - (4) to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" and its equipment attached, from which the water escaped;
 - (5) occurring while the building is under construction or "vacant" even if we have given permission for construction or vacancy;
- (b) the sudden and accidental escape of water from a "domestic water container" or equipment attached, located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;
- (c) the sudden and accidental escape of water from a watermain;

(d) water which enters through an opening which has been created suddenly and accidentally by a "Specified Peril" other than water damage;

Regardless of exception (a), (b), (c) and (d) above, we do not insure any loss or damage:

- (i) caused by "ground water" or rising of the water table;
- (ii) caused by "surface waters", unless the water escapes from a watermain or from a "domestic water container" located outside your "dwelling";
- (iii) caused by seepage or leakage of water below the surface of the ground including through sidewalks, driveways, foundations, walls, basement, or other floors, through doors, windows or any other openings, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iii) caused by "flood", ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public watermain, "domestic water container" or equipment attached;
- (iv) caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not.;
- (v) to a watermain