

## SEWER-LINE BACKUP COVERAGE NOT INCLUDED IN THE STANDARD HOMEOWNER'S OR RENTER'S INSURANCE POLICY

**CAUTION:** No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is a conflict between the Policy and this notice, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.**

Your policy does not provide coverage for sewer-line backup.

The following is some important information you should know:

- Sewer-line backup insurance may be available for an additional premium, and a claim under a sewer-line backup insurance policy may be adjusted and paid on a different basis than a claim under a homeowner's or renter's insurance policy.
- A separate application must be completed to purchase sewer-line backup insurance.
- You should consult with the District Department of Insurance, Securities, and Banking or your mortgage lender about the risks of sewer-line backup and the potential costs and benefits of sewer-line backup insurance.
- You must complete a separate application in order to purchase sewer-line backup insurance; it is not part of your current insurance application.