

Despite anything contained elsewhere in your policy under 'Definitions':

1. The provision relating to Flood only under the definition of 'Excess' is deleted and replaced as follows:

In the case of loss or damage by Flood, the excess will be \$2,000. All destruction or damage for Flood occurring within a period of 48 hours from the time water moves into or over The Situation until it recedes shall be deemed one event.

2. The provision relating to the sublimit of \$1,000,000 under the definition of 'Flood' is deleted and replaced as follows:

We will not pay you more than the Sum Insured shown in the Insurance Schedule.

Other than as set out above, the terms, conditions, exclusions and limitations contained in your policy remain unaltered.