



4650 Westway Park Blvd  
Houston, TX 77041

## PROPERTY/BOILER BINDER

**Re:** WILLIAMSON COUNTY  
100 WILCO WAY, SUITE HR101  
GEORGETOWN, TX 78626-0000

**Effective from:** 10/01/2021 **to** 10/01/2022

I'm pleased to offer a Property and Boiler & Machinery Binder on the above account.

**THIS BINDER OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER PROVISIONS OF YOUR POLICY. THIS BINDER IS VALID UNTIL YOUR POLICY IS ISSUED OR CANCELLED. WHEN ISSUED, YOUR POLICY WILL, WITHOUT NOTICE, AUTOMATICALLY CANCEL, REPLACE AND SUPERSEDE THIS BINDER AND ANY OTHER CORRESPONDENCE THAT DOCUMENTS THE INSURANCE COVERAGE REFERENCED HEREIN. PLEASE REVIEW THIS BINDER CAREFULLY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR AGENT OR BROKER.**

**Insuring Company:** Travelers Lloyds Insurance Company

**Policy Territory:** The United States of America and Canada

The following is a summary of the limits, terms and conditions of the Binder from The Travelers. Please note that portions of this Binder may differ from your requested specifications.

**Policy Number:** KTL-CMB-6S38361-2-21

**Coverage, Limits and Deductibles:**

See the attached outline of the coverage forms, Limits of Insurance and policy amendments provided in this Binder.

**ANY COVERAGE UNDER THIS BINDER IS SUBJECT TO THE PROVISIONS OF THE ACTUAL FORMS IN CURRENT USE BY US, AS WELL AS PAYMENT OF YOUR PREMIUM. THIS BINDER DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OR COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY US. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS, AND ANY APPLICABLE LAW.**

**Total Insured Values:** \$395,793,556  
VERSION I

**Premium:** \$860,500

The premium is based on total insured value as outlined in the Binder. Any fees, taxes and/or surcharges which carriers are required to collect on behalf of local jurisdictions, are in addition to the policy premium shown.

**Rate:** .2174

**Payment Plan:** Lump sum as provided by the Agency Bill System

**Terms and Conditions:**

1. Please accept this Binder as the Broker for the captioned account.
2. The policy will be subject to all state-mandated endorsements.
3. Consult Policy for Actual Terms and Conditions.
4. The attached is subject to your compliance with our reasonable engineering recommendations.
5. The policy includes an Exclusion of New "Frame Buildings" in the Course of Construction.
6. The Exclusion - "Certain computer related losses due to dates or times" applies.
7. Please forward a signed and completed Business Income Worksheet prior to issuance.

## Top 10 Reasons to Choose Travelers National Property

1. Travelers is the #1 commercial property writer in the U.S.\*
2. Thousands of businesses insured, covering in excess of \$1 trillion in property values.
3. Significant capacity of over \$1 billion.
4. Global coverage in 120 countries for multinational companies.
5. 12,000+ person-strong claim organization.
6. Major case unit with extensive experience on large, complex property losses.
7. 700+ Risk Control consultants countrywide provide recommendations to help customers better survive events and ultimately return to business quickly.
8. A Dow 30 company since 2009.
9. A leading property/casualty insurance carrier for over 160 years.
10. Consistent, superior financial strength with an A.M. Best rating of "A++ Superior."

\*SNL Financials 2018 Direct Written Premium

For more information, go to [www.travelers.com/nationalproperty](http://www.travelers.com/nationalproperty)

## Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit [www.travelers.com/ProducerCompDisclosure](http://www.travelers.com/ProducerCompDisclosure).

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

## VISIT OUR WEBSITES

As a value-added service to its customers, Travelers offers a variety of online tools and resources.

### PROPERTY RISK TOOLWORKS<sup>SM</sup>

Property Risk Toolworks delivers real-time geospatial information to help you manage your property exposures.

When you're up against severe weather conditions including wind, active hurricanes, wildfires and the potential for earthquakes and floods, business operations can suffer. Property damage and business interruption can impede a business's ability to function.

Travelers' powerful resource, Property Risk Toolworks, excels at helping you manage your property risk using advanced mapping technology and includes claim and risk control information organized by location.

Use Property Risk Toolworks to:

- View your insured locations using a variety of maps and filters
- Evaluate hazard risks on a map, including earthquake and flood exposures, active hurricanes and wildfires
- Review your Travelers Risk Control information and recommendations
- See property Claim information on locations within your policy

There's a lot at stake when it comes to managing large property risks. And in today's environment of potential catastrophes, proactive risk management and timely intervention is critical for both preventing property damage and minimizing the impact when it can't be avoided. Register today and quickly know where your property is most at risk.

**Agents and Brokers** - Property Risk Toolworks can be found in your customer snapshot on ForAgents.

Register or Log In at: [www.travelers.com/foragents](http://www.travelers.com/foragents)

**Customers** – Property Risk Toolworks is in MyTravelers for Business. By registering for MyTravelers for Business, National Property Customers will be able to access Property Risk Toolworks, Risk Control resources and their policy information all in one place. Register or Log In at: [www.travelers.com/login](http://www.travelers.com/login)

## RISK CONTROL

Travelers Risk Control offers a wealth of resources to help clients in their everyday safety and risk management needs. To see an overview, visit <https://travl.rs/2Vn2fla>.

In addition to our property Risk Control services, which include on-site surveys, consultations, and future construction and sprinkler plan reviews, customers can find valuable safety and risk management resources by logging in to the Risk Control Customer Portal at [www.travelers.com/riskcontrol](http://www.travelers.com/riskcontrol). Upon *registering* as a Travelers insured, our customers gain exclusive access to more than 1,500 products and services.

Here are just a few noteworthy tools available exclusively to registered Travelers customers:

- Travelers Virtual Risk Manager<sup>SM</sup> – an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to assist in addressing safety needs.
- TravSources<sup>SM</sup> – a collection of safety and risk management resources packaged by industry or topic
- Inspection checklists to help you monitor and control hazards to avoid losses
- Task Manager to help you manage safety tasks throughout your organization
- Your Travelers Risk Control correspondence history
- Newsletters and alerts to stay current on safety news and emerging issues.
- Customer link to the Institute for Business & Home Safety/Travelers co-branded *Open for Business*<sup>®</sup> interactive Web-based natural hazards assessment and planning tool, plus a multitude of other natural disaster and business continuity products.

Log In Now → [www.travelers.com](http://www.travelers.com)

Not registered? Visit [www.travelers.com/register](http://www.travelers.com/register)

If you have questions, please email us at [Ask-Risk-Control@travelers.com](mailto:Ask-Risk-Control@travelers.com)

## Risk Toolworks<sup>TM</sup>



In the office or on-the-go, access our website 24/7 with our Risk Toolworks<sup>TM</sup> Mobile app.

<https://travl.rs/32oxPAL>

Available for iOS at the App Store and for Android at Google Play.

## CLAIM

Each year, Travelers receives more than one million claim loss notices, issues almost six million checks and pays out more than \$14 billion in claims. Travelers has approximately 12,000 skilled claim professionals in 100 claim offices and additional points of service across the country and internationally. We have a team devoted exclusively to property losses and a Major Case Unit that specializes in high-severity claims.

Dedicated catastrophe response teams are on call 24/7 to immediately respond to a disaster anywhere in the country.

For a more in-depth look at our claim services, visit our Claim Website at [www.travelers.com/claims](http://www.travelers.com/claims).

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READ THE ENTIRE POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

**A. POLICY LIMIT:** In no event shall liability under this policy arising out of one occurrence exceed \$300,000,000, nor shall liability exceed any specific Limit of Insurance applying to any insured loss, coverage or location(s).

**B. LIMITS OF INSURANCE –** For application of Limits of Insurance, refer to Conditions A.2. and A.3. in the Policy Conditions, Additional Provisions and Definitions Form:

1.	Buildings, in any one occurrence: Included means, included in the Policy Limit.		Included
2.	Business Personal Property excluding Personal Property of Others, in any one occurrence: Included means, included in the Policy Limit.		Included
3.	Personal Property of Others, in any one occurrence:	\$	250,000
4.	"Electronic Data Processing Data and Media", in any one occurrence:	\$	5,000,000
5.	Accounts Receivable, in any one occurrence:	\$	2,500,000
6.	Valuable Papers and Records, in any one occurrence:	\$	2,500,000
7.	"Fine Arts", in any one occurrence: Subject to a maximum per item of:	\$ \$	1,000,000 10,000
8.	Newly Constructed or Acquired Property, at any one building, in any one occurrence: Number of days 120.	\$	5,000,000
9.	"Outdoor Property" including Debris Removal, in any one occurrence: Trees, shrubs and plants are subject to a maximum per item of:	\$ \$	250,000 2,500
10.	Covered Property in Transit, in any one occurrence:	\$	250,000
11.	Debris Removal, in any one occurrence: a. 25% of the sum of the amount paid for Covered Property loss and the applicable deductible. b. Additional Debris Removal Expense:	  \$	  250,000
12.	"Pollutant" Cleanup and Removal – Direct Damage, aggregate in any one policy year:	\$	250,000
13.	Claim Data Expense – Direct Damage, in any one occurrence:	\$	50,000

- 14. Ordinance or Law**  
 Loss to the Undamaged Portion of Buildings, in any one occurrence: \$ 25,000,000  
 Demolition Cost, in any one occurrence: Included  
 Increased Cost of Construction, in any one occurrence: Included  
 Included means, included in the Limit shown for Loss to the Undamaged Portion of Buildings.
- 15. Limited "Fungus", Wet Rot and Dry Rot Coverage – Direct Damage:**  
**a.** In any one occurrence: \$ 100,000  
**b.** Aggregate in any one policy year: \$ 250,000
- 16. Business Income, in any one occurrence:** \$ 1,500,000  
**Rental Value, in any one occurrence:** Included  
 Included means, included in the Limit shown for Business Income.

Ordinary Payroll: Excluded

Extended Business Income or Rental Value at 60 days.

Civil Authority 30 days.

Ingress or Egress, in any one occurrence: \$ 25,000  
 Number of miles 1.  
 Number of days 30.

Ordinance or Law - Increased "Period of Restoration", in any one occurrence: \$ 250,000

Newly Acquired Premises – Time Element, in any one occurrence: \$ 500,000  
 Number of days 120.

Undescribed Premises – Time Element, in any one occurrence: \$ 100,000

Claim Data Expense – Time Element, in any one occurrence: \$ 25,000

"Pollutant" Cleanup and Removal – Time Element, aggregate in any one policy year: \$ 25,000

Limited "Fungus", Wet Rot and Dry Rot Coverage – Time Element 30 days.

**The Rental Value Limit shown above is subject to the following limitation:**

In no event shall liability in any one occurrence for loss of Rental Value at any one building exceed 110% of the individually stated Rental Value amount for that building shown in the latest Statement of Values or other documentation on file with the Company. If, at the time of loss, the Rental Value amounts shown on the latest Statement of Values or other documentation on file with the Company are not individually stated for each building, the Rental Value amount for each building will be developed by multiplying the reported Rental

Value amount that includes the Rental Value amount for the individual building that is damaged by the proportion that the square footage of that individual building bears to the total square footage of all buildings contemplated in that reported Rental Value amount.

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|------------|---|---------------|
| <b>17.</b> | Extra Expense, in any one occurrence:   | \$ 5,000,000  |
|            | Civil Authority 30 days.  |               |
|            | Ingress or Egress, in any one occurrence:   | \$ 25,000     |
|            | Number of miles 1.  |               |
|            | Number of days 30.  |               |
|            | Ordinance or Law - Increased "Period of Restoration", in any one occurrence:  | \$ 50,000     |
|            | Newly Acquired Premises – Extra Expense, in any one occurrence:   | \$ 50,000     |
|            | Number of days 120.   |               |
|            | Undescribed Premises – Extra Expense, in any one occurrence:  | \$ 50,000     |
|            | Claim Data Expense – Extra Expense, in any one occurrence:  | \$ 25,000     |
|            | "Pollutant" Cleanup and Removal – Extra Expense, aggregate in any one policy year:  | \$ 25,000     |
|            | Limited "Fungus", Wet Rot and Dry Rot Coverage – Extra Expense 30 days.   |               |
| <b>18.</b> | Earthquake, Volcanic Eruption, Landslide and Mine Subsidence– aggregate in any one policy year, for all losses covered under this policy, commencing with the inception date of this policy:  |               |
|            | a. Occurring in Alaska, Hawaii or Puerto Rico:  | Not Covered   |
|            | b. Occurring in California:   | Not Covered   |
|            | c. Occurring in High and Moderate Hazard Earthquake, Volcanic Eruption, Landslide and Mine Subsidence Areas as per MS C6 09:  | Not Covered   |
|            | d. Occurring anywhere else in the Policy Territory:   | \$ 25,000,000 |
|            | If more than one Annual Aggregate Limit applies in any one occurrence, the most the Company will pay is the highest involved Annual Aggregate Limit. The most the Company will pay during each annual period is the largest of the Annual Aggregate Limits shown. |               |
| <b>19.</b> | Flood – aggregate in any one policy year, for all losses covered under this policy, commencing with the inception date of this policy:  |               |



- |    |  |               |
|----|--|---------------|
| a. | Occurring in the Policy Territory resulting from Flood to buildings, structures or property in the open within Flood Zone A or Zones prefixed A as classified under the National Flood Insurance Program or to property in or on buildings or structures located within such Flood Zones:            | \$ 2,500,000  |
| b. | Occurring in the Policy Territory resulting from Flood to buildings, structures or property in the open within Flood Zone V or Zones prefixed V as classified under the National Flood Insurance Program or to property in or on buildings or structures located within such Flood Zones:            | Not Covered   |
| c. | Occurring in the Policy Territory resulting from Flood to buildings, structures or property in the open within Flood Zone B, Zone X (shaded) or Zone X-500 as classified under the National Flood Insurance Program or to property in or on buildings or structures located within such Flood Zones: | \$ 10,000,000 |
| d. | Occurring anywhere else in the Policy Territory:   | \$ 25,000,000 |

Any loss resulting from Flood to a building, structure or property in the open which is, at the time of loss, within more than one Flood Zone will be subject to the insurance and Annual Aggregate Limit, if any, that would apply under this policy if that building, structure or property in the open was wholly located within the most hazardous of the Flood Zones, as identified in MS C2 06, in which it is located. The Flood Zone that applies to a building or structure will also apply to any property in or on such building or structure.

If, at the time of loss resulting from Flood, the community in which property is located has been suspended from the National Flood Insurance Program, the Flood Zone(s) that applied prior to the suspension will be used in determining the Flood Zone(s) that apply to the property.

If more than one Annual Aggregate Limit applies in any one occurrence, the most the Company will pay is the highest involved Annual Aggregate Limit. The most the Company will pay during each annual period is the largest of the Annual Aggregate Limits shown.

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|------------|--|----------|
| <b>20.</b> | Boiler and Machinery (Insured's premises only):        |          |
|            | Property Damage, in any one Accident:                  | Included |
|            | Business Income and Rental Value, in any one Accident: | Included |
|            | Extra Expense, in any one Accident:                    | Included |
|            | Leasehold Interest, in any one Accident:               | Included |

Hazardous Substance, in any one Accident:		
Ammonia Contamination:	\$	250,000
Any other substance:	\$	250,000
Water Damage, in any one Accident:		
	\$	250,000
Consequential Damage, in any one Accident:		
	\$	250,000
Included means, included in the Limit of Insurance that otherwise applies under this policy to the coverage for which included is indicated.		
Boiler and Machinery (Insured's premises only) all coverages combined, maximum in any one Accident:		
	\$	100,000,000
21. Limited Electronic Vandalism Cause of Loss Coverage, aggregate in any one policy year:	\$	100,000
22. Contractors Equipment, in any one occurrence:	\$	5,000,000
Subject to a maximum per item of:	\$	100,000
Newly Acquired Contractors Equipment, in any one occurrence:	\$	100,000
Equipment Rental Expense, in any one occurrence:		Not Covered
23. Expediting Expenses, in any one occurrence:	\$	250,000
24. Leasehold Interest, in any one occurrence:	\$	1,000,000
25. Covered Animals – Direct Damage, in any one occurrence:	\$	100,000
Subject to a maximum per animal of:	\$	15,000
26. Errors and Omissions, in any one occurrence:	\$	1,000,000
27. Utility Services – in any one occurrence:		
Utility Services, combined Direct Damage and Time Element, including Boiler and Machinery:	\$	2,500,000

**C. DEDUCTIBLES:** For application of Deductibles, refer to the Application of Deductibles conditions in the Policy Conditions, Additional Provisions and Definitions Form.

1. To Business Income Coverage and Rental Value Coverage for which no other deductible is stated, in any one occurrence:	Hours	48
2. To Extra Expense Coverage for which no other deductible is stated, in any one occurrence:	Hours	48
3. By Earthquake, Volcanic Eruption, Landslide and Mine Subsidence, in any one occurrence:	\$	100,000

As respects Business Income, the deductible is included in the occurrence deductible.

As respects Rental Value, the deductible is included in the occurrence deductible.

As respects Extra Expense, the deductible is included in the occurrence deductible.

**4. By Flood:**

- a.** Occurring within Flood Zone A or Zones prefixed A, as classified under the National Flood Insurance Program, the deductible, in any one occurrence for each building or structure and its contents separately, will be the amount recoverable under the National Flood Insurance Program when the maximum amount of insurance permitted by the National Flood Insurance Program applies, whether or not the coverage is purchased or maintained. In the event the community in which the premises are located has been suspended from the National Flood Insurance Program, each such deductible shall instead be the amount that would have been recoverable under the National Flood Insurance Program if the community had not been suspended and the maximum amount of insurance that would have been permitted by the National Flood Insurance Program applied.

In addition, the following deductible will apply to property not eligible and coverages not available under the National Flood Insurance Program that are covered under this policy, and any difference in the valuation between the policies, at each affected location, in any one occurrence:

\$ 100,000

- b.** Occurring anywhere else in the Policy Territory where Flood coverage applies, in any one occurrence:

\$ 100,000

Any loss resulting from Flood to a building, structure or property in the open which is, at the time of loss, within more than one Flood Zone will be subject to the Flood deductible, if any, that would apply under this policy if that building, structure or property in the open was wholly located within the most hazardous of the Flood Zones, as identified in MS C2 06, in which it is located. The Flood Zone that applies to a building or structure will also apply to any property in or on such building or structure.

If, at the time of loss resulting from Flood, the community in which property is located has been suspended from the National Flood Insurance Program, the Flood Zone(s) that applied prior to the suspension will be used in determining the Flood Zone(s) that apply to the property.

As respects Business Income, the deductible is included in the occurrence deductible.

As respects Rental Value, the deductible is included in the occurrence deductible.

As respects Extra Expense, the deductible is included in the occurrence deductible.

<b>5. By "Windstorm" or Hail:</b>				
<b>a.</b>	Occurring in High Hazard Wind Areas, as per MS C6 06, in any one occurrence: Percentage applies per Unit	5	%	\$ 1,000,000
<b>b.</b>	Occurring anywhere else in the Policy Territory where "Windstorm" or Hail coverage applies, in any one occurrence: Percentage applies per Unit	3	%	\$ 1,000,000
As respects Business Income, the deductible is included in the occurrence deductible.				
As respects Rental Value, the deductible is included in the occurrence deductible.				
As respects Extra Expense, the deductible is included in the occurrence deductible.				
<b>6.</b>	By Boiler and Machinery, in any one Accident: Applicable to Direct Damage only. Not applicable to Consequential Damage.		\$	25,000
<b>7.</b>	By Boiler and Machinery to Business Income and Rental Value, in any one Accident:	Hours		48
<b>8.</b>	By Boiler and Machinery to Extra Expense, in any one Accident:	Hours		48
<b>9.</b>	By Boiler and Machinery - Consequential Damage, in any one Accident: Applicable to Direct Damage only.		\$	25,000
<b>10.</b>	To Utility Services - Direct Damage, excluding Boiler and Machinery, in any one occurrence:		\$	25,000
<b>11.</b>	To Utility Services - Direct Damage, Boiler and Machinery only, in any one occurrence:		\$	25,000
<b>12.</b>	To Utility Services - Time Element, excluding Boiler and Machinery, in any one occurrence:	Hours		72
<b>13.</b>	To Utility Services - Time Element, Boiler and Machinery only, in any one occurrence:	Hours		72
<b>14.</b>	By "Water Damage", as per Endorsement #1, per location, in any one occurrence:		\$	100,000
<b>15.</b>	Covered Animals, in any one occurrence		\$	5,000
<b>16.</b>	To any other covered loss, in any one occurrence:		\$	25,000

- D. VALUATION PROVISION:** Replacement Cost applies as per MS C5 05, except as otherwise stated within endorsement MS C5 05, within this Supplemental Coverage Declarations or elsewhere in this policy.
- E. SOLE AGENT PROVISION:** For any insurance afforded by this policy, WILLIAMSON COUNTY shall act on behalf of all Insureds with respect to the giving and receiving of notice of cancellation or nonrenewal, the payment of premiums, the receiving of return premiums, and the acceptance of any endorsement issued to form a part of this policy.
- F. PREMIUM ADJUSTMENT:** This policy will be adjusted as needed for any changes in values and premiums.
- G. ISSUING COMPANY:** The Travelers Lloyds Insurance Company (Texas Locations Only)

## **FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE**

This endorsement provides supplementary information regarding the insurance provided under this policy.

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

The charge for such Insured Losses is included in the total premium for this policy. The charge that has been included for such Insured Losses under this policy is the amount indicated below, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under the TRIA:

\$ 25,200

## POLICY CHANGES

This endorsement modifies the insurance provided under this policy.

The following Deductible provision is added:

As respects any covered loss or damage caused by "water damage", regardless of the cause of the "water damage", the Company will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the deductible amount shown in the Supplemental Coverage Declarations for "Water Damage", unless a higher deductible applies to:

- a. The cause of the "water damage";
- b. The property involved in the "water damage"; or
- c. Any coverage(s) involved in the "water damage" loss;

in which case the higher deductible will apply. The Company will then pay the amount of loss or damage in excess of the deductible up to the applicable Limit of Insurance.

This "Water Damage" deductible does not apply to any loss or damage from "water damage" that is itself caused by fire.

Place copyright here OR delete this line

WILLIAMSON COUNTY  
VERSION I