



WATER DAMAGE EXCLUSION
(New York City Only)
EXCLUSION APPLIES TO COVERAGE L ONLY

This policy DOES NOT APPLY to *property damage* to *Residence* or Personal Property if the loss is caused by:

1. the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air-conditioning systems, standpipes for fire hose, industrial or domestic appliances, or any substance from automatic sprinkler systems;
2. collapse or fall of tanks or the component parts or supports thereof which form a part of automatic sprinkler systems;
or
3. rain or snow admitted directly to the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators;

But this exclusion DOES NOT APPLY to *property damage* due to fire, to use of elevators or to operations performed by independent contractors.