



WATER DAMAGE EXCLUSION New York City Only

This endorsement is subject to the *terms* contained in *your* policy.

WHAT WE DO NOT PAY FOR

The following exclusion is added to Coverage L-*Bodily Injury* And *Property Damage*.

1. *We* do not pay for *property damage* arising out of:
 - a. The discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air conditioning systems, standpipes for fire hoses, industrial or domestic appliances, or any substance from automatic sprinkler systems;
 - b. The collapse or fall of tanks including the component parts or supports thereof which form a part of automatic sprinkler systems; or
 - c. Rain or snow directly entering the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators.

However, this exclusion does not apply to *property damage* due to fire, use of elevators or to operations performed by independent contractors.

All other *terms* and conditions remain unchanged.