



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

Refer to Supplemental Declarations if information is not shown on this form.  
The exclusion under this endorsement is subject to the *terms* contained in the Liability coverage.

**WHAT WE DO NOT PAY FOR**

This policy does not apply to *property damage* 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; or
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.