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 General Policy Provisions.

WHAT *WE* DO NOT PAY FOR

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.