WATER DAMAGE EXCLUSION

(New York City only)Only

EXCLUSION APPLIES TO COVERAGE L ONLY

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

WHAT *WE* DO NOT PAY FOR

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

1. does***We*** do not apply topay for ***property damage*** if the loss is caused by:arising out of:
   a. The the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air- conditioning systems, standpipes for fire hosehoses, industrial or domestic appliances, or any substance from automatic sprinkler systems; or
   2. b. The collapse or fall of tanks orincluding the component parts or supports thereof which form a part of automatic sprinkler systems; or
   3. rainc. Rain or snow admitted directly toentering the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators;.

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

All other ***terms*** and conditions remain unchanged.

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