

WATER DAMAGE

ADDITIONAL COVERAGE

1. PERILS COVERED

The property covered by this Policy, to which this coverage is attached, is also insured up to the same amounts set forth therein, against the physical damage caused directly by: **Water**; meaning such as those provoked by:

- 1.1. Accidental fissures or seepage of piping or water or steam supply systems located within the limits of the premises mentioned in the Policy, except for subterranean or phreatic water causing seepage through the floor foundations or retaining walls, or fissures in such foundations or walls.
- 1.2. Accidental discharge or leakage from water or steam arising from industrial equipment or household appliances, including refrigeration, air conditioning or heating systems.

2. EXCLUSIONS

IT IS UNDERSTOOD AND AGREED UPON THAT IN NO EVENT SHALL THE COMPANY BE LIABLE FOR LOSS OR DAMAGE CAUSED BY:

2.1 FLOOD.

2.2 BUILDINGS UNDER CONSTRUCTION OR CONSTRUCTIONS WHILST SUCH ARE ROOFLESS, LACKING ONE OR MORE SIDES OF THEIR WALLS OR ONE OR MORE OF THEIR DOORS OR EXTERIOR WINDOWS OR TOTALLY OR PARTIALLY LACKING SUCH WALLS OR ROOFLESS.

2.3 TO THE INTERIOR PORTION OF BUILDINGS OR CONTENTS THEREIN FROM DAMPNESS OR WATER SEEPAGE AS A CONSEQUENCE OF DEFICIENCIES IN CONSTRUCTION OR DESIGN OF ROOFS, INCLUDING LACK OF MAINTENANCE THEREOF CAUSED FROM RAIN, HAIL OR SNOW, UNLESS THE BUILDINGS ARE DESTROYED OR DAMAGED IN THEIR ROOFS, WALLS, DOORS OR EXTERIOR WINDOWS BY THE DIRECT ACTION OF THE PERILS COVERED BY THIS COVERAGE, WHEREBY CAUSING OPENINGS OR FISSURES THROUGH WHICH SUCH RAIN HAS PENETRATED.

2.4 OBSTRUCTIONS, INSUFFICIENCIES, DEFICIENCIES, FISSURES OR WHATEVER SUCH CAUSED BY THE SEWERAGE SYSTEM OR BY LACK OF SUCH SEWERAGES.

3. DEDUCIBLE

In each claim for physical damage caused by the perils covered in this coverage, the Insured shall always be charged the amount indicated in the Specification of the Policy.

Such deductible shall be applied separately to each building or structure, including the contents therein, irrespective of whether the property is covered in one or various items or in one or various Policies.

Should the provisions of Clause 4 "Proportional Rule" of the General Conditions of the Policy be applied hereto, the Insured shall be charged only a proportion of the deductible amount to the same extent as to which the Company responds proportionally to the damage claim.