



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER EXCLUSION

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM
 AUCTION HOUSE COVERAGE FORM
 COMMERCIAL ARTIST COVERAGE FORM
 COMPUTER SYSTEMS COVERAGE FORM
 CONSERVATOR COVERAGE FORM
 CONTRACTORS EQUIPMENT COVERAGE FORM
 CORPORATE FINE ARTS COLLECTION COVERAGE FORM
 DIFFERENCE IN CONDITIONS COVERAGE FORM
 EXHIBITION COVERAGE FORM
 FINE ART DEALER COVERAGE FORM
 MISCELLANEOUS ARTICLES COVERAGE FORM
 MOTOR TRUCK CARGO CARRIERS COVERAGE FORM
 MOTOR TRUCK CARGO OWNERS COVERAGE FORM
 MUSEUM COVERAGE FORM
 RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
 TRIP TRANSIT COVERAGE FORM
 WAREHOUSE OPERATIONS LEGAL LIABILITY COVERAGE FORM

The following Exclusion is added to Section **B. Exclusions**:

- (1)** Water damage caused directly or indirectly by flood, surface water, waves (including tidal wave or tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge); or
- (2)** Waterborne material carried or otherwise moved by any water referred to in Paragraph **(1)**.

This Exclusion applies regardless of whether any of the above, in Paragraphs **(1)** or **(2)**, is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs **(1)** or **(2)** results in fire, explosion or theft, we will pay for direct loss or damage caused by that fire, explosion or theft if these causes of loss would be covered under this Coverage Form.

This Exclusion does not apply to property in transit.

All other terms and conditions remain the same.