



Endorsement No. HO- 164

Effective
January 1, 2002

**MOLD, FUNGI OR OTHER
MICROBES COVERAGE**
(Applicable to Form HO-BT only)

For an included additional premium, **SECTION I - EXCLUSIONS**, Exclusion 6. contained in the policy is amended to the extent coverage is provided by this endorsement.

1. **MOLD, FUNGI OR OTHER MICROBES.** We do cover the necessary and reasonable expenses to remediate, repair or replace covered property described in Coverage B (Personal Property) for loss caused by ensuing mold, fungi or other microbes resulting from water or steam damage if the water or steam damage loss would otherwise be covered under this policy.

The maximum limit of liability for this coverage is shown on the declarations page. This is not additional insurance and does not increase the limit of liability for Coverage B (Personal Property).

2. **LOSS OF USE.** If a loss caused by mold, fungi or other microbes covered under item 1. above makes the residence premises wholly or partially untenantable, we cover:
 - a. additional living expense, meaning any necessary and reasonable increase in living expense you incur so that your household can maintain its normal standard of living.
 - b. fair rental value, meaning the fair rental value of that part of the residence premises usually rented to others by you, less any expenses that do not continue.

The total limit of liability for all loss of use is included in the maximum limit of liability for this coverage as shown on the declarations page. The deductible clause does not apply to loss of use coverage.

Payment will be for the reasonable time required to remediate, repair or replace the damaged property. If you permanently relocate, payment will be for the reasonable time required for your household to become settled.

The periods of time for loss of use are not limited by expiration of this policy.

3. **LOSS SETTLEMENT.** Our limit of liability for ensuing mold, fungi or other microbial losses covered under items 1. and 2. above is the most we will pay for the sum of all losses regardless of the number of losses that occur during the policy period stated on the declarations page.

For the purpose of this endorsement, remediate means to treat, contain, remove or dispose of mold, fungi or other microbes as required to complete repair or replacement of covered property physically damaged by ensuing mold, fungi or other microbes caused by covered water or steam damage, including any testing to detect, measure or evaluate mold, fungi or other microbes and any decontamination of the residence premises or property.

All other terms of the policy apply.