

**NOTICE OF OPTIONAL COVERAGE PROVISIONS**  
**(HOMEOWNER FORM A, B & C)**

Please read the following notice carefully. You must make a decision regarding the coverage provided by your homeowner's policy as set forth below. This form must be completed, signed and accompany the application for insurance.

For each selection option contained in this notice, remediation means to treat, contain, remove or dispose of mold, fungi or other microbes beyond that which is required to repair or replace your covered property physically damaged by water or steam. Remediation also includes any testing to detect, measure or evaluate mold, fungi or other microbes and any decontamination of covered property.

**OPTION 1:** Your **NEW** policy will be issued for a premium of \$\_\_\_\_\_ with a *mandatory* language that provides coverage for ensuing mold, fungi or other microbial losses caused by or resulting from a sudden and accidental discharge, leakage or overflow of water or steam if the sudden or accidental discharge, leakage or overflow of water or steam is covered under the policy. Sudden and accidental includes a physical loss that is hidden or concealed for a period of time until it is detectable. Ensuing mold, fungi or other microbial losses covered under this policy include reasonable and necessary repair or replacement of covered property. However, this policy does not provide coverage for the cost of remediation, including testing of ensuing mold, fungi or other microbes or certain increases in expenses, such as additional living expense or debris removal, due to the remediation or testing for mold, fungi or other microbes.

**YOU WILL HAVE THIS COVERAGE UNLESS YOU ELECT OPTION 2, 3 OR 4 BELOW, AND REMIT THE ADDITIONAL PREMIUM REQUIRED ALONG WITH THIS COMPLETED FORM.**

**IF YOU ELECT OPTION 2, 3 OR 4 YOU MUST ALSO PROVIDE, AT THE SAME TIME AND AT YOUR EXPENSE, A CERTIFIED REPORT BY A QUALIFIED AIR QUALITY TESTING COMPANY THAT THE MOLD LEVELS IN YOUR HOME ARE NO GREATER THAN THE MOLD LEVELS IN THE AMBIENT AIR OUTSIDE YOUR HOME. THE TESTING COMPANY MUST ALSO REPORT NO VISIBLE SIGNS OF EXISTING MOLD IN YOUR HOME.**

**OPTION 2:** For an additional premium of \$\_\_\_\_\_, you have the option to purchase a policy with a 25% limit of liability for Coverage A (Dwelling) and Coverage B (Personal Property) that provides coverage for the cost to remediate, (including testing) repair or replace covered property due to loss caused by ensuing mold, fungi or other microbes resulting from water or steam damage if such loss would otherwise be covered. This option also provides 25% of the loss of use limit of liability to pay for additional living expenses or fair rental value if a loss caused by mold, fungi or other microbes that results from a water or steam loss that is covered under your policy makes your residence wholly or partially uninhabitable.

**OPTION 3:** For an additional premium of \$\_\_\_\_\_, you have the option to purchase a policy that provides the same coverage as **OPTION 2**, except that the limit of liability for Coverage A (Dwelling) and Coverage B (Personal Property) and Loss of Use is 50%.

**OPTION 4:** For an additional premium of \$\_\_\_\_\_, you have the option to purchase a policy that provides the same coverage as **OPTION 2**, except that the limit of liability for Coverage A (Dwelling) and Coverage B (Personal Property) and Loss of Use is 100%.

Please indicate your choice by placing a "X" in the appropriate [ ] and sign and date the form in the space provided below.

I have read the notice above and select **OPTION 1** [ ]

I have read the notice above and select <b>OPTION 2</b> [ ] If you choose <b>OPTION, 2, 3 OR 4</b> , you must include I have read the notice above and select <b>OPTION 3</b> [ ] the additional premium and a report by a qualified air I have read the notice above and select <b>OPTION 4</b> [ ] quality testing firm.
--

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Address/Location of Subject Property

\_\_\_\_\_  
City, State and Zip Code

\_\_\_\_\_  
Date