

Universal Insurance Company of Texas Mold Remediation Coverage Options

Your Homeowners policy provides limited coverage for mold damage. Limited coverage for direct physical loss consisting of ensuing mold, fungi, or other microbial losses is included only if it is caused by or resulting from sudden and accidental discharge, leakage or overflow of water loss *if* the sudden and accidental discharge, leakage or overflow of water loss would otherwise be covered under this policy.

- Sudden and accidental includes a physical loss that is hidden or concealed for a period of time until it is reasonably detectable.
- Ensuing mold, fungi, or other microbial losses covered under this policy only include reasonable and necessary repair or replacement of covered property.

This policy does not provide coverage for the cost of remediation. Remediation means to treat, contain, remove or dispose of mold, fungi or other microbes beyond that which is required to repair or replace the covered property physically damaged by water. Remediation also includes any testing to detect, measure or evaluate mold, fungi or other microbes and any decontamination of the **residence premises** or property.

Increased Coverage

For an included additional premium, you may purchase an endorsement that provides coverage for the necessary and reasonable expenses to remediate, repair, or replace, covered property described in Coverage A and/or Coverage B for loss caused by ensuing mold, fungi, or other microbes resulting from water damage *if* the water damage loss would otherwise be covered under this policy. This option also provides coverage for additional living expenses or fair rental value if a loss caused by mold, fungi or other microbes, resulting from a covered water loss, makes the residence uninhabitable.

There are four coverage options: 25%, 50% or 100% of the policy limits for Coverage A (Dwelling), Coverage B (Personal Property), and Loss of Use or, you may reject any additional coverage. The additional premium for this optional coverage is calculated by multiplying the appropriate factor by the *Total Base Premium*.

LIMIT	FACTOR
25%	0.50
50%	0.75
100%	1.00

To select your coverage, place an "X" next to the appropriate coverage option number below.

Option Number	Coverage Election/Rejection	Mold Remediation Limit Option	Additional Premium
1		No Additional Coverage	\$ 0.00
2		25% Coverage Option	\$
3		50% Coverage Option	\$
4		100% Coverage Option	\$

Note: In order to select and be approved for mold remediation coverage, before binding, underwriting will require the following at the insured's expense, unless the home was built in the current year and only the 25% coverage option is selected:

1. A statement from a qualified air quality testing firm certifying that the residence is free of toxic molds and that the overall mold levels in the residence are no greater than the mold levels of the ambient air outside.
2. A statement from a licensed master plumber that the residence is free of water leaks and that all plumbing and draining systems are in good working order.

We reserve the right to decline the application for mold coverage if unacceptable underwriting conditions exist.

Insured Signature

Date