

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

FUNGUS, RUST, WET OR DRY ROT, OR BACTERIA LIMITED COVERAGE

FOR USE WITH FORM HO 00 04

DEFINITIONS

The following definition is added to:

B. In addition, certain words and phrases are defined as follows:

- 12.** "Fungus" means: any type or form of fungi, including mold or mildew, and any mycotoxins, spores, scents or byproducts produced or released by fungi.

SECTION I – PROPERTY COVERAGES

The following is added to:

C. Additional Coverages

13. "Fungus", Rust, Wet or Dry Rot, or Bacteria

We will pay up to \$5,000 for:

- a. the direct physical loss to covered property caused by "**fungus**", rust, wet, or dry rot or bacteria;
- b. the cost to remove "**fungus**", rust, wet or dry rot or bacteria from covered property;
- c. the cost to tear out and replace any part of covered property as needed to gain access to the "**fungus**", rust, wet or dry rot or bacteria;
- d. the cost of any testing of air or property to confirm the absence, presence or level of "**fungus**", rust, wet or dry rot or bacteria, whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe there is the presence of "**fungus**", rust, wet or dry rot or bacteria; and
- e. **Additional Living Expenses** or **Fair Rental Value** loss covered under **Coverage D – Loss of Use**. This coverage only applies when such loss or costs:
 - (1) are a result of a loss we cover that occurs during the policy period;
 - (2) are not excluded under **Section I – Exclusions**; and
 - (3) only if all reasonable means are used to save and preserve the property from further damage.

This coverage does not apply to loss to trees, shrubs and other plants.

The \$5,000 limit of liability is the most we will pay for the total of all loss or costs for Coverages C and D, and Additional Coverage for Building and Alterations and does not increase the limit of liability for these coverages, regardless of the number of locations or number of claims made.

SECTION I – EXCLUSIONS

The following is added:

10. **“Fungus, rust, wet or dry rot or bacteria** meaning the presence, growth, proliferation or spread of fungus, rust, wet or dry rot, or bacteria. This exclusion does not apply to the extent coverage is provided for in the **E. Additional Coverages 13. “Fungus”, Rust, Wet or Dry Rot, or Bacteria** under **Section I – Property Coverages**.

SECTION II – EXCLUSIONS

The following is added to:

E. Coverage E – Personal Liability And Coverage F – Medical Payments to Others

Coverages **E** and **F** do not apply to the following:

9. “Bodily injury” or “property damage” arising out of:
 - a. or is aggravated by or results from **“fungus”**, rust, wet or dry rot or bacteria.
 - b. in whole or in part, or is aggravated by or results from **“fungus”**, rust, wet or dry rot or bacteria which is imposed upon any insured person by any governmental authority.