

AMENDATORY MOLD, FUNGUS, WET ROT, DRY ROT, BACTERIA, OR VIRUS ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFINITIONS

The following definition is added to the DEFINITIONS section:

9. "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" means any type or form of fungus, rot, virus or bacteria. This includes mold, mildew and any mycotoxins (meaning a toxin produced by a fungus), other microbes, spores, scents or byproducts produced or released by mold, mildew, fungus, rot, bacteria, or viruses.

SECTION I – PROPERTY COVERAGES

Additional Coverages

The following Additional Coverage is added:

11. **Remediation of "Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus" Resulting Directly From Any Covered Loss**

We will pay, up to the Additional Coverage – Mold Limit of Liability shown below, for the "**Remediation**" of "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" resulting directly from any covered loss.

"**Remediation**" means the reasonable and necessary treatment, containment, decontamination, removal or disposal of "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" as required to complete the repair or replacement of property, covered under Section I of the policy, that is damaged by any covered peril insured against, and also consists of the following:

1. The reasonable costs or expense to remove, repair, restore, and replace that property including the costs to tear out and replace any part of the building as needed to gain access to the "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**"; and
2. the reasonable costs or expense for the testing or investigation necessary to detect, evaluate or measure "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**"; and
3. any loss of fair rental value, or reasonable increase in additional living expenses, that is necessary to maintain your normal standard of living, if "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" resulting directly from any covered loss makes your residence premises uninhabitable.

We will pay no more than the Additional Coverage - Mold Limit of Liability shown below for the "**Remediation**" of "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" resulting directly from any covered loss during the policy period, regardless of the number of locations under the policy to which this endorsement is attached, the number of persons whose property is damaged, the number of "insureds," or the number of losses or claims made.

If there is a covered loss or damage to covered property, not caused, in whole or in part, by "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**," loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Additional Coverage.



ADDITIONAL COVERAGE -- MOLD LIMIT OF LIABILITY

Mold Limit of Liability: **SECTION I** **Aggregate Limit** **\$5,000**

This Additional Coverage does not increase the limits of liability under Section I of the policy as shown in the Declarations.

SECTION I – EXCLUSIONS

Exclusion 1.i. is added:

- i. Except as provided by **Additional Coverage 11.**, loss consisting of or caused by "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus**" is excluded, even if resulting from a peril insured against under Section I. We do not cover "**Remediation**" of "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus,**" even if resulting from a peril insured against under Section I, except as provided by **Additional Coverage 11.**

SECTION II – EXCLUSIONS

Coverage E - Personal Liability and Coverage F - Medical Payments to Others

Exclusion 1.m. is added:

- m. Arising out of or aggravated by, in whole or in part by, "**Mold, Fungus, Wet Rot, Dry Rot, Bacteria, or Virus.**"

This endorsement takes precedence over all other endorsements attached to your policy.