

**Massachusetts Property Insurance Underwriting Association
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800-392-6108 617-723-3800**

DWELLING PROPERTY POLICYHOLDER NOTICE

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

When the limited fungi, wet or dry rot, or bacteria coverage endorsement is attached to your policy:

- The amount of property insurance available for loss to your property caused by “fungi”, wet or dry rot, or bacteria is reduced. Coverage is only provided for loss caused by “fungi”, wet or dry rot, or bacteria if such “fungi”, wet or dry rot, or bacteria is the result of a covered peril. “Fungi” are defined in the endorsement and include mold;
- Coverage is added for the testing of air or property to confirm the absence, presence or level of “fungi”, wet or dry rot, or bacteria.

PROPERTY COVERAGES

If “fungi”, wet or dry rot, or bacteria results from a covered peril and damages your property, loss caused by such “fungi”, wet or dry rot, or bacteria is covered. However, the amount of insurance available for such coverage is limited to the amount specified on the Endorsement or, if not on the Endorsement, the Declarations Page of your policy.

Coverage, up to the specified amount of insurance, includes:

1. The cost to remove fungi, wet or dry rot or bacteria from covered property;
2. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the fungi, wet or dry rot or bacteria; and
3. The cost of testing of air or property to confirm the absence, presence or level of fungi, 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 that fungi, wet or dry rot or bacteria is present.

NOTE: Coverage is available **ONLY** if loss or costs result from a Peril Insured Against that occurs during the policy period.

Our limit of liability

We will include property coverage limit of liability of \$10,000. Higher Limits of \$25,000 and \$50,000 are available for an additional cost. The limit is the most we will pay for the total of all loss or costs payable regardless of the number of locations insured under your policy or the number of claims made.

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