

**Massachusetts Property Insurance Underwriting Association
Two Center Plaza, Boston, MA 02108-1904
800-392-6108 617-723-3800**

HOMEOWNERS 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; and
- The amount of liability insurance available for injury or damage arising directly or indirectly out of “fungi”, wet or dry rot, or bacteria is reduced.

SECTION I – 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.

SECTION II – LIABILITY COVERAGE

We have limited the amount of insurance available to you when a claim is made or a suit is brought against you by another person alleging damages because of bodily injury or property damage arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria.

Previously, your liability coverage for damages caused by fungi, wet or dry rot, or bacteria was provided on an "occurrence" basis. The new limit of liability is provided on an "aggregate" basis. This means that the limit for liability coverage shown in the endorsement (\$50,000) is the most we will pay for all damages resulting from the total of all bodily injuries and/or property damages, occurring during the entire policy period, that is a result of fungi, wet or dry rot, or bacteria. This aggregate limit is the most we will pay regardless of the number of locations insured under the policy, number of persons injured, number of persons whose property is damaged, number of insureds, or the number of occurrences or claims made against you.

A higher Coverage E aggregate sub-limit of liability of \$100,000 is available for an additional cost.

Includes copyrighted material of Insurance Services Office, Inc. with its permission
Copyright, Insurance Services Office, Inc.