

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE**

**FOR USE WITH ALL FORMS**

### **SCHEDULE\***

These limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of claims made or the number of locations insured under this endorsement and listed in this Schedule.

	<b>Property Coverage Limit of Liability for the Other Coverage "Fungi", Wet Or Dry Rot, Or Bacteria</b>	\$

\*Entries may be left blank if shown elsewhere in this policy for this coverage.

With respect to the coverage provided under this endorsement, "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

#### **COVERAGES**

##### **OTHER COVERAGES**

The following Coverage is added:

#### **13. "Fungi", Wet Or Dry Rot, Or Bacteria**

**a.** The amount shown in the Schedule above is the most we will pay for:

- (1)** The total of all loss payable caused by "fungi", wet or dry rot, or bacteria;
- (2)** The cost to remove "fungi", wet or dry rot, or bacteria from covered property;
- (3)** 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

**(4)** 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 reason to believe that there is a presence of "fungi", wet or dry rot, or bacteria.

**b.** The coverage described in **13.a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

**c.** The amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Other Coverage regardless of the:

- (1)** Number of locations insured under this endorsement; or
- (2)** Number of claims made.

- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Other Coverage, except to the extent that "fungi", wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Other Coverage.

This Coverage does not increase the limit of liability applying to the damaged covered property.

(This is Other Coverage **9.** in Form **DP 00 01.**)

#### **PERILS INSURED AGAINST**

##### **COVERAGE A – DWELLING and**

##### **COVERAGE B – OTHER STRUCTURES**

Paragraph **2.h.(3)** in Form **DP 00 03** is deleted and replaced by the following:

- (3) Smog, rust or other corrosion;

#### **GENERAL EXCLUSIONS**

The following Exclusion is added:

##### **9. "Fungi", Wet Or Dry Rot, Or Bacteria**

"Fungi", Wet Or Dry Rot, Or Bacteria meaning, the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, or bacteria.

This Exclusion does not apply:

- (1) When "fungi", wet or dry rot, or bacteria results from fire or lightning; or
- (2) To the extent coverage is provided for in Other Coverages, "Fungi", Wet Or Dry Rot, Or Bacteria with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, or bacteria is covered.

(This is General Exclusion **A.9.** in Form **DP 00 01** and **1.i.** in Form **DP 00 03.**)

#### **CONDITIONS**

1. **Policy Period** is deleted and replaced by the following:
1. **Policy Period.** This policy applies only to loss or costs which occur during the policy period.

All other provisions of this policy apply.