

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

LIMITED FUNGI AND BACTERIA PROPERTY COVERAGE

With respect only to coverage provided by this endorsement, "your" policy is amended as indicated.

The aggregate limit shown below is the maximum amount "we" will pay for all losses from "fungi" and bacteria exposure occurring in a 12-month period, beginning with the inception date of this policy or any anniversary of the inception date. This limit applies to all losses covered by this policy, whether arising directly or indirectly or in whole or in part, from the actual, alleged, or threatened exposure or proximity to, or presence of any "fungi" or bacteria, regardless of the number of "occurrences", claims, or locations insured under this policy.

LIMIT OF INSURANCE
\$5,000 Aggregate Limit per Policy Year

ADDITIONAL DEFINITIONS

If "your" policy has no definition for "fungi", the following definition is added.

1. "Fungi" means any type or form of fungus including mold or mildew, and mycotoxins, spores, scents, or by-products produced or released by fungi.

COVERAGES

The following coverage is added.

"Fungi" and Bacteria Limitation

"We" will pay up to the amount stated in this endorsement for accidental direct physical damage to covered property caused by "fungi" or bacteria when the presence of the "fungi" or bacteria is caused by a covered cause of loss, if all reasonable means were used to save and preserve the property at and after the time of loss.

Accidental direct physical damage means damage to covered property caused by "fungi" or bacteria and includes the reasonable cost or expense incurred to:

1. Clean up, remove, remediate, contain, detoxify, neutralize, treat, monitor, or analyze the effects of the "fungi" or bacteria;
2. Remove and replace those parts of covered property necessary to repair or replace the damage or to clean up, remove, remediate, contain, detoxify, neutralize, treat, monitor, or analyze the effects of the "fungi" or bacteria, and
3. The cost of testing of air or property to confirm the presence or level of "fungi" or bacteria whether performed prior to, during or after removal, repair, restoration, or replacement. The cost of testing will be provided only to the extent that there is a reason to believe that there is a presence of "fungi" or bacteria.

This coverage does not increase the limit of liability that applies to the damaged property.

ADDITIONAL EXCLUSIONS

If "your" policy has no "fungi", bacteria, or virus exclusion or restriction the following exclusion is added.

1. "Fungi", Wet Or Dry Rot, Bacteria, Or Virus

Except as provided in this endorsement, "we" do not pay for loss due to the presence, growth, proliferation, spread, or any other activity of "fungi", wet or dry rot. This also means loss, cost, or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness, or disease.

This exclusion applies to, but is not limited to, any loss, cost or expense incurred as a result of:

- a. Any contamination by any virus, bacterium, or other microorganism; or
- b. Any denial of access to property because of any virus, bacterium, or other microorganism.

However, "we" will pay for damage that results from a covered fire or lightning loss.

All other terms and conditions of this policy apply.