

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERAGE - FUNGUS, MOLD, BACTERIA, WET OR DRY ROT COVERAGE

<i>Attached To and Forming Part of Policy</i>	<i>Effective Date of Endorsement</i> 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i>
<i>Additional Premium:</i>		<i>Return Premium:</i>

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

SCHEDULE

Aggregate Limit of Liability for Fungus, Mold, Bacteria, Wet or Dry Rot	\$5,000
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SECTION I - ADDITIONAL COVERAGES is amended by adding limited coverage for Fungus, Mold, Bacteria, Wet or Dry Rot.

Fungus, Mold, Bacteria, Wet or Dry Rot

1. The amount shown in the Schedule above is the most we will pay for any or all of the following:
 - a. "Loss" caused by fungus, mold, bacteria, wet or dry rot;
 - b. The cost to remove any fungus, mold, bacteria, wet or dry rot from covered property;
 - c. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the fungus, mold, bacteria, wet or dry rot; and
 - d. The cost of testing of air or property to confirm the absence, presence, or level of fungus, mold, bacteria, wet or dry rot whether performed prior to, during, or after removal, repair, restoration, or replacement and provided that evidence exists of the presence of fungus, mold, bacteria, or wet or dry rot.
2. This coverage applies only when:
 - a. "Loss" or costs described in 1. above are a result of a Peril Insured Against that occurs during the policy period; and
 - b. The fungus, mold, bacteria, or wet or dry rot is reported to us as soon as is practicable, but no later than 90 days following the date on which the originating Peril Insured Against occurred.
3. The **Aggregate Limit of Liability for Fungus, Mold, Bacteria, Wet or Dry Rot** shown in the Schedule above is the most we will pay for the total of all "loss" or costs payable under this coverage arising out of all "occurrences", regardless of the number of claims made or the number of locations or types of property involved.
4. If there is covered "loss" to covered property not caused, in whole or in part, by fungus, mold, bacteria, or wet or dry rot, loss payment will not be limited by the terms of this endorsement, except to the extent that fungus, mold, bacteria, or wet or dry rot causes an increase in the amount of the "loss". Any such increase in the amount of the "loss" will be subject to the terms of this endorsement.
5. This endorsement does not increase the limits of liability for **Coverages A, B, C, or D** as stated on the Declarations.

For purposes of this endorsement and subject to the Limit of Liability above, **SECTION I – EXCLUSIONS**, Paragraph **B.**, exclusion **12. Fungus, Mold, Bacteria, Wet or Dry Rot** is deleted.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.