

FUNGUS (INCLUDING MOLD) LIMITED COVERAGE ENDORSEMENT

Loss Not Insured 2.g., **Fungus** (Loss Not Insured 1.g. if you have a RENTERS POLICY), endorsed to your policy in the **FUNGUS (INCLUDING MOLD) EXCLUSION ENDORSEMENT**, does not apply to the extent coverage is provided by this endorsement.

DEFINITIONS

The following definition is added:

“**fungus**” means any type or form of fungi, including mold or mildew, and any mycotoxins, spores, scents or byproducts produced or released by fungi.

SECTION I - ADDITIONAL COVERAGES

The following is added:

Remediation of Fungus.

- a. If **fungus** is the result of a covered cause of loss other than fire or lightning, we will pay for:
 - (1) any loss of use or delay in rebuilding, repairing or replacing covered property, including any associated cost or expense, due to interference at the **residence premises** or location of the rebuilding, repair or replacement, by **fungus**;
 - (2) any remediation of **fungus**, including the cost or expense to:
 - (a) remove the **fungus** from covered property or to repair, restore or replace that property;
 - (b) tear out and replace any part of the building or other property as needed to gain access to the **fungus**; or
 - (c) contain, treat, detoxify, neutralize or dispose of or in any way respond to or assess the effects of the **fungus**;
 - (3) the cost of any testing or monitoring of air or property to confirm the type, absence, presence or level of **fungus**, whether performed prior to, during or after removal, repair, restoration or replacement of covered property.
- b. We do not cover **fungus** which is the result of:
 - (1) continuous or repeated seepage or leakage of water or steam from a:
 - (a) heating, air conditioning or automatic fire protective sprinkler system;
 - (b) household appliance; or
 - (c) plumbing system, including from, within, or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings or floors; or
 - (2) defect, weakness, inadequacy, fault or unsoundness in:
 - (a) planning, zoning, development, surveying, siting;
 - (b) design, specifications, workmanship, construction, grading, compaction;
 - (c) materials used in construction or repair; or
 - (d) maintenance;
- c. This coverage applies only if:
 - (1) we receive immediate notice of the occurrence of the covered cause of loss that is alleged to have resulted in **fungus**, and remediation begins as soon as possible; and
 - (2) all reasonable means were used to save and preserve the property from further damage at the time of and after the occurrence of the covered cause of loss.
- d. The most we will pay for this coverage, in any one policy period, is the limit of insurance shown on the **Declarations** for this endorsement. This limit applies only to **fungus** resulting from a covered cause of loss other than fire or lightning regardless of:
 - (1) the number of covered causes of loss that combine or contribute to the presence of resulting **fungus**; or
 - (2) the number of claims made during the policy period.

This limit includes any payments for **SECTION I - ADDITIONAL COVERAGES** and **COVERAGE C - LOSS OF USE**. Any payments made for this coverage are part of and not in addition to the limit of insurance that applies to covered property.

All other policy provisions apply.