

## **FE-5819.1 FUNGUS (INCLUDING MOLD) LIMITED COVERAGE ENDORSEMENT**

Loss Not Insured 2.j., **Fungus**, does not apply to the extent coverage is provided by this endorsement.

### **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 described premises or location of the rebuilding, repair or replacement of that property, by **fungus**;
- (2) any remediation of **fungus**, including the cost or expense to:
  - (a) remove or clean 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**;
  - (c) contain, treat, detoxify, neutralize or dispose of or in any way respond to or assess the effects of the **fungus**; or
  - (d) remove any property to protect it from the presence of or exposure to **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;

of any property (including land, structures, or improvements of any kind) whether on or off the **residence premises**.

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.