

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIC COVERAGE PART MOLD EXCLUSION

(Coverage Part 2A, 2B, 3 and 4 Only)

The following exclusion applies to:

- Coverage Part 2 – (A) Personal Umbrella or (B) Personal Excess Liability;
- Coverage Part 3 – Excess Flood;
- Coverage Part 4 – Scheduled Personal Property

that form part of this policy.

It is hereby understood and agreed, insurance provided, by these coverage parts, does not apply to "bodily injury", "property damage", or any other loss, cost or expense, including, but not limited to losses, costs or expenses related to, arising from or associated with clean-up, remediation, containment, removal or abatement, caused directly or indirectly, in whole or in part, by:

- a. Any "fungus(i)", "molds(s)", mildew, yeast, wet or dry rot, bacteria, or
- b. Any "spore(s)" or toxins created or produced by or emanating from such fungus(i), "mold(s)", mildew or yeast, or
- c. Any substance, vapor, gas, or other emission or organic or inorganic body or substance produced by or arising out of any "fungus(i)", "mold(s)", mildew or yeast, or
- d. Any material, product, building component, building or structure, or any concentration of moisture, water or other liquid within such material, product, building component, building or structure, that contains, harbors, nurtures or acts as a medium for any "fungus(i)", "mold(s)", mildew, yeast, or "spore(s)" or toxins emanating therefrom,

regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that "bodily injury", "property damage", loss, cost or expense.

For the purposes of this exclusion, the following definitions are added to the Policy:

- a. "Fungus(i)" includes, but is not limited to, any of the plants or organisms belonging to the major group Fungi, lacking chlorophyll, and including molds, rusts, mildews, smuts, and mushrooms, and any mycotoxins, spores, scents or byproducts produced or released by fungi.
- b. "Mold(s)" includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce molds.
- c. "Spore(s)" means any dormant or reproductive body produced by or arising or emanating out of any "fungus(i)", "mold(s)", mildew, plants, organisms or microorganisms.

Limited Coverage for Mold Related Items is included in coverage **Part I- Homeowners Only**, no other coverage is provided.

All other terms, conditions and exclusions of the policy remain unchanged.