

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LIMITED FUNGI OR BACTERIA COVERAGE (LIABILITY)**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

### **SCHEDULE**

<b>Fungi And Bacteria Liability Aggregate Limit: \$</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following provisions are added to **Section II – Liability**:

**A.** The following is added to Paragraph **B.1.p.(10) Exclusions**:

- (c) Abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

**B.** The following is added to Paragraph **B.1.p. Exclusions**:

- (14) Arising out of a "fungi or bacteria incident".

**C.** Coverage provided by this insurance for "bodily injury" or "property damage", arising out of a "fungi or bacteria incident", is subject to the Fungi And Bacteria Liability Aggregate Limit as described in Paragraph **D.** of this endorsement. This provision **C.** does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

**D.** The following are added to Paragraph **D. Liability And Medical Expenses Limits Of Insurance**:

- 1. The Fungi And Bacteria Liability Aggregate Limit shown in the Schedule of this endorsement is the most we will pay for all "bodily injury" or "property damage" and Medical Payments arising out of a "fungi or bacteria incident". This Provision **D.1.** does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

2. Paragraphs **D.2.** and **D.3.** of the Liability And Medical Expenses Limits Of Insurance continue to apply to "bodily injury" or "property damage" arising out of a "fungi or bacteria incident" but only if, and to the extent that, limits are available under the Fungi And Bacteria Liability Aggregate Limit.

**E.** The following definitions are added to Paragraph **F. Liability And Medical Expenses Definitions**:

- 1. "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.
- 2. "Fungi or bacteria incident" means an incident which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.