

This Endorsement Changes The Policy. Please Read It Carefully.

Fungi Endorsement- New York

General Exclusions

The following is added:

We will not pay for loss or damage that, in whole or in part, arises out of, results from, is caused by, or is in any way related to **fungi**. This includes the cost to test for, monitor, abate, mitigate, remove, dispose of, or remediate **fungi**.

However, if **fungi** is the result of a cause of loss otherwise covered in this policy and is not located directly on the area damaged by the covered peril, we will pay up to \$20,000 for all property damage covered under the Coverage A - Dwelling, Coverage B - Other Structures, Coverage C - Personal Property, Other Coverages and related Coverage D - Fair Rental Value and Coverage E - Additional Living

Expense, caused by or resulting from the **fungi**. This includes the cost to test for, monitor, mitigate, remove, dispose of, or remediate **fungi**.

This limitation does not apply when **fungi**:

- a. results from fire or lightning, or
- b. is located directly on the area damaged by the covered peril,

in which case coverage is up to the limit of the policy.

Fungi, means all types of fungus, such as mildew and mold, and all of their resulting spores and byproducts, including mycotoxins and allergens. **Fungi** does not mean **fungi** for human ingestion.