

**FUNGUS AND MOLD LIMITED COVERAGE**

1. Under **SECTION I - ADDITIONAL COVERAGES**, item 19. **Fungus and Mold Remediation** is deleted.
2. Insuring Agreement  
**We** pay, subject to the Limit of Liability, the necessary and reasonable expenses incurred for remediation treatment, remediation testing, loss of use caused by **fungus and mold**, and repair or replacement of covered property under **COVERAGE A - DWELLING, COVERAGE B - PRIVATE STRUCTURES, or COVERAGE C - PERSONAL PROPERTY** for loss caused by ensuing **fungus and mold** if the loss results from water or steam damage otherwise covered by this policy.
3. Definitions
  - A. Remediation treatment means the reasonable and necessary treatment, removal or disposal of **fungus and mold**.
  - B. Remediation testing includes any testing or investigation of either property or air to detect, measure, evaluate or confirm the absence, presence or level of **fungus and mold** whether performed prior to, during or after remediation treatment.
  - C. Loss of Use caused by **fungus and mold** means:
    1. **Additional Living Expense / Fair Rental Value.** This applies upon loss to covered property. When a covered property loss makes that part of the **residence premises** where **you** reside not fit to live in, **we** will pay, at **your** choice, either of the following. However, if the **residence premises** is not **your** principal place of residence, **we** will not provide the option under paragraph b. below.
      - a. **Additional Living Expense.** **We** will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living. **Our** liability will not exceed the smallest of:
        - 1) payment for the shortest time to either repair or replace the **residence premises**. This period of time is not limited by the expiration of this policy; or
        - 2) payment for the shortest time for **your** household to settle elsewhere, if **you** permanently relocate. This period of time is not limited by the expiration of this policy.
      - b. **Fair Rental Value.** **We** will pay the fair rental value of that part of the **residence premises** where **you** reside less any expenses that do not continue while the premises is not fit to live in. **Our** liability will not exceed the smallest of:
        - 1) payment for the shortest time to either repair or replace the **residence premises**. This period of time is not limited by the expiration of this policy; or
        - 2) payment for the shortest time for **your** household to settle elsewhere, if **you** permanently relocate. This period of time is not limited by the expiration of this policy.
    2. **Loss of Rental Income.** This applies upon loss to covered property. **We** will pay **your** loss of rental income resulting from a covered property loss less charges and expenses which do not continue, while the part of the **residence premises you** rent to others, or hold for rental, is uninhabitable. Payment will be for the shortest time required to repair or replace the rented part. **We** do not cover the loss or expense due to cancellation of a lease or agreement.
4. Limit of Liability
  - A. **Our** limit of liability for loss covered under this coverage will not be more than the percent (%) shown in the Declarations for Fungus and Mold Limited Coverage applied to the greater of the Coverage A or Coverage C limit.
  - B. This is not additional insurance and does not increase the limit of liability for **COVERAGE A - DWELLING, COVERAGE B - PRIVATE STRUCTURES, or COVERAGE C - PERSONAL PROPERTY** as a result of any combination of loss involving this coverage with loss payable under Coverages A, B or C.

C. If more than one **residence premises** is insured under this policy, this is the most **we** will pay, for any one loss at any one covered location, for the total of all loss or costs payable under this coverage. This applies regardless of the number of claims made under this policy.

5. Deductible

The Loss Deductible Clause does not apply to remediation treatment, remediation testing, and loss of use.

All other provisions of the policy apply except as modified by this endorsement.