

EXCLUSION -- BACTERIA, FUNGI, WET ROT, OR DRY ROT

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

EXCLUSIONS

The following exclusion is added.

This Personal Umbrella Liability Coverage does not apply to "bodily injury" or "property damage" arising directly or indirectly, in whole or in part, from the actual, alleged, or threatened ingestion of, inhalation of, contact with, exposure to, existence of, presence of, or any activity of bacteria, "fungi", wet rot, or dry rot.

However, this exclusion does not apply to:

- a. "bodily injury" that results from "fungi" cultivated or harvested for human consumption or food-borne or beverage-borne bacteria that cause illness commonly known as food poisoning (Food-borne or beverage-borne bacteria that cause illness commonly known as food poisoning include but are not limited to Staphylococcus aureus, Salmonella, Clostridium perfringens, Campylobacter, Listeria monocytogenes, Vibrio parahaemolyticus, Bacillus cereus, and Escherichia coli.);
- b. "bodily injury" to a "farm employee" to the extent that coverage for "bodily injury" to "farm employees" is provided by this policy; or
- c. "bodily injury" or "property damage" that results from a slip, fall, or loss of footing attributable to a surface made slippery by the presence of or existence of bacteria, "fungi", wet rot, or dry rot.