
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

(The entries required to complete this endorsement
will be shown below or on the "declarations".)

The Fungi, Wet or Dry Rot, or Bacteria Aggregate Limit is \$_____.

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

DEFINITIONS

The following definition is added:

"Fungi" means any kind or form of fungus,
including but not limited to mildew and mold, and
any chemical, matter, or compound produced or
released by a fungus, including but not limited to
toxins, spores, fragments, and metabolites such
as microbial volatile organic compounds.

EXCLUSIONS

The following exclusion is added:

"We" do not pay for "personal injury" that results
directly or indirectly, in whole or in part, from the
actual, alleged, or threatened ingestion of,
inhalation of, physical contact with, exposure to,
existence of, or presence of "fungi", wet or dry
rot, or bacteria.

HOW MUCH WE PAY

1. The following provisions are added:
 - a. Subject to the General Aggregate Limit,
the "limit" shown in this endorsement as
the Fungi, Wet or Dry Rot, or Bacteria
Aggregate Limit is the most "we" will pay
for the sum of all "damages" under
Coverage L and all medical expenses
under Coverage M that arise directly or
indirectly, in total or in part, from the
actual, alleged, or threatened ingestion
of, inhalation of, contact with, exposure
to, existence of, or presence of "fungi",
wet or dry rot, or bacteria.

The Fungi, Wet or Dry Rot, or Bacteria
Aggregate Limit applies separately to
each consecutive 12-month period
beginning with the inception date of this
Commercial Liability Coverage shown on
the "declarations". It also applies
separately to any remaining policy period
of less than 12 months, unless this
Commercial Liability Coverage has been
extended after it was written. In that
case, the additional period will be
considered part of the last preceding
period for the purpose of determining
"limits".

The Fungi, Wet or Dry Rot, or Bacteria
Aggregate Limit does not increase the
General Aggregate Limit.

- b. The Fungi, Wet or Dry Rot, or Bacteria Aggregate Limit does not apply to:
 - 1) "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, Vibro parahaemolyticus, Bacillus cereus, and Escherichia coli.); or
 - 2) "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 "fungi", wet or dry rot, or bacteria.
 - 2. Item 3. is deleted and replaced by the following:
 - 3. The Each Occurrence Limit, subject to the Fungi, Wet or Dry Rot, or Bacteria Aggregate Limit and the General Aggregate Limit, is the most "we" will pay for the total of:
 - a. "damages" under Coverages L and P; and
 - b. medical expenses under Coverage M;

due to all "bodily injury" and "property damage" arising out of a single "occurrence" or due to all "personal injury" sustained by one person or organization.
 - 3. Item 4. is deleted and replaced by the following:
 - 4. Subject to the:
 - a. Each Occurrence Limit;
 - b. Fungi, Wet or Dry Rot, or Bacteria Aggregate Limit; and
 - c. General Aggregate Limit;
- the Coverage M Limit is the most that "we" will pay under Coverage M for all medical expenses because of "bodily injury" sustained by any one person.
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