

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE – LOUISIANA
FOR USE WITH ALL FORMS
SCHEDULE*

These limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of claims made or the number of locations insured under this endorsement and listed in this Schedule.		
	Property Coverage Limit of Liability for the Additional Coverage "Fungi", Wet or Dry Rot, or "Bacteria"	\$
*Entries may be left blank if shown elsewhere in this policy for coverage.		

With respect to the coverage provided under this endorsement "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or byproducts produced or released by fungi.

With respect to the coverage provided under this endorsement, "Bacteria" means any type, kind or form of bacterium.

COVERAGES

OTHER COVERAGES

The following Other Coverage is added:

13. "Fungi", Wet Or Dry Rot, Or "Bacteria"

- a. The amount shown in the Schedule above is the most we will pay for:
 - (1) Loss payable under Coverages caused by "fungi", wet or dry rot, or "bacteria";
 - (2) The cost to remove "fungi", wet or dry rot, or "bacteria" from property covered under Coverages.
 - (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, or "bacteria"; and
 - (4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or "bacteria" whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or "bacteria".
- b. The coverage described in 13.a. only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

c. The amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Other Coverage regardless of the:

- (1) Number of locations insured under this endorsement, or
- (2) Number of claims made.

This coverage does not increase the limit of liability applying to the damaged covered property.

(This is Other Coverage 9. in Form DWG-1.)

PERILS INSURED AGAINST

COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES

Paragraph 2.h.(3) in Form DWG-3 is replaced by the following:

- (3) Smog, rust or other corrosion;

GENERAL EXCLUSIONS

The following Exclusion 9. is added:

9. "Fungi", Wet or Dry Rot, Or "Bacteria"

"Fungi", wet or dry rot, or "bacteria" meaning the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot or "bacteria".

This Exclusion does not apply:

- a. When "fungi", wet or dry rot, or "bacteria" results from fire or lightning; or
- b. To the extent coverage is provided for in the "Fungi", Wet Or Dry Rot, Or "Bacteria" under Other Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning; or
- c. With respect to "fungi", wet or dry rot, or "bacteria" that is located on the portion of the covered property that must be repaired or replaced because of direct physical damage caused by a Peril Insured Against.

However, the exclusion shall continue to apply to:

- (1) The cost to treat, contain, remove or dispose of "Fungi, "Wet or Dry Rot, or "Bacteria" beyond that which is required to repair or replace the covered property physically damaged by a Peril Insured Against.
- (2) The cost of any testing of air or property to confirm the absence, presence or level of "Fungi", Wet or Dry Rot or "Bacteria" whether performed prior to, during or after removal, repair, restoration or replacement; and
- (3) Any increase in loss under Other Coverage 2. Debris Removal resulting from **c.(1)** and **(2)**.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, or "bacteria" is covered.

(This is General Exclusion **A.9.** in form **DWG-1** and is **1.i.** in Form **DWG-3.**)

CONDITIONS

1. Policy Period is deleted and replaced by the following:

1. Policy Period

This policy applies to loss or costs which occur during the policy period.

All other provisions of the policy apply.