

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**FUNGI, WET OR DRY ROT, YEAST OR BACTERIA  
INCREASED AMOUNT OF  
SECTION I - PROPERTY COVERAGE  
FOR USE WITH ALL HOMEOWNER FORMS**

**SCHEDULE\***

The limit of liability selected applies to loss or costs payable under the "Fungi," Wet Or Dry Rot, Yeast Or Bacteria Additional Coverage.	
<b>Section I – Property Coverage Limit Of Liability For The Additional Coverage "Fungi," Wet Or Dry Rot, Yeast Or Bacteria</b>	<b>\$</b>
*Entries may be left blank if shown elsewhere in this policy for this coverage.	

**SECTION I – ADDITIONAL COVERAGES**

**E. Additional Coverages**

**"Fungi," Wet Or Dry Rot, Yeast Or Bacteria**

Paragraph a. is replaced by the following:

**a.** We will pay up to the amount in the Schedule for:

- (1) Loss payable under Section I – Property Coverages caused by "fungi," wet or dry rot, yeast or bacteria;
- (2) The cost to remove "fungi," wet or dry rot, yeast or bacteria from property covered under Section I – Property 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, yeast 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, yeast 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, yeast or bacteria.

Paragraph c. is replaced by the following:

- c.** The amount shown in the Schedule is the most we will pay for the total of all loss or costs payable, including any Loss of Use under this Additional Coverage regardless of the:
  - (1) Number of locations insured; or
  - (2) Number of occurrences or claims made; or
  - (3) Number of "insureds."

All other provisions of this policy apply.