

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

FUNGI AND BACTERIA ENDORSEMENT

This endorsement modifies insurance provided under the following:

**Farm-Guard Policy
Comprehensive Personal Liability Policy
Owners, Landlords and Tenants Policy**

SCHEDULE	
Limit Of Liability for "Fungi" and Bacteria Coverage	Policy Year Aggregate Limit: \$ 50,000.00

DEFINITIONS USED THROUGHOUT THIS POLICY

The following definition is added:

"Fungi":

- a. "Fungi" means a fungus, including but not limited to mildew and mold; or a protist, including but not limited to algae and slime mold; or a chemical, matter, or compound produced or released by a bacterium, a mold, a fungus, or a protist, including but not limited to toxins, mycotoxins, neurotoxins, spores, scents, fragments, and metabolites such as microbial volatile organic compounds.
- b. Under Comprehensive Personal Liability Coverage, this does not include any "fungi" that are on, or are contained in any goods or products intended for human or animal consumption.

RIGHTS AND DUTIES – CONDITIONS

The following paragraphs are added at the end of Condition 3. **Limits of Liability:**

"Fungi" And Bacteria Limit Of Liability

"Our" total liability for all "bodily injury" or "property damage" covered by this policy arising directly or indirectly, in whole or in part, from the actual, alleged or threatened inhalation of, consumption of, physical contact with, exposure or proximity to, or presence of any bacterium; a fungus, including but not limited to mildew and mold; or a protist, including but not limited to algae and slime mold; or a chemical, matter, or compound produced or released by a bacterium, a mold, a fungus, or a protist, including but not limited to toxins, mycotoxins, neurotoxins, spores, scents, fragments, and metabolites such as microbial volatile organic compounds; will not be more than the Limit Of Liability for "Fungi" and Bacteria Coverage amount shown in the Schedule. This is the most "we" will pay regardless of the number of: locations insured under the policy, persons injured, persons whose property is damaged, "insureds", occurrences, or claims made.

This sublimit is within, but does not increase, the limits of liability. It applies separately to each annual policy period.

All other terms and conditions of this policy apply.