

## **MOLD, SPORES AND/OR FUNGUS LIABILITY EXCLUSION**

This policy does not apply to any claim or claim expenses arising directly or indirectly for which any "insured" under this policy may be held liable arising out of the actual or threatened occurrence, growth, release, transmission, migration, dispersal or exposure to "Mold," "Spores" and/or "Fungus."

"Mold," "Spores" and/or "Fungus" means any mold, spores and/or fungus of any type or nature whatsoever that can cause or threaten harm to any living organism (including human health or human welfare, or the health or welfare of any animal or plant) or can cause or threaten physical damage, deterioration, loss of use and/or loss of value or marketability, to any tangible property whatsoever. This includes, but is not limited to, any type(s) of mold, spores and/or fungus that are harmful or potentially harmful to health or welfare (such as *Stachybotrys* and others) or that are damaging or potentially damaging to tangible property (such as wet or dry rot, mildew and others) or that can otherwise cause or threaten to cause damages of any kind whatsoever.

All other terms and conditions of the Policy remain unchanged.