

EXTENSION OF MOLD, SPORES, AND/OR FUNGUS LIABILITY

In consideration of the premium paid, it is hereby understood and agreed that any claim or claim expenses arising directly or indirectly out of the actual or threatened occurrence, growth, release, transmission, migration, dispersal or exposure to "Mold," "Spores," and/or "Fungus" is covered under this policy, subject to 10% of the Limit of Liability set forth in Item 4. of the Declarations page. It is further agreed that the maximum limit for this coverage shall not exceed \$_____.

"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, 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 or that can otherwise cause or threaten to cause damages.

It is further agreed and understood that this Endorsement shall be subject to the deductible as shown in Item 5. of the Declarations page, regardless of the deductibles applicability to other coverages afforded by the policy.