THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Limited Fungi or Bacteria Coverage

This endorsement modifies insurance under the following:

Commercial Umbrella Policy
Commercial Follow Form Policy

I. The following exclusion is added to SECTION V. EXCLUSIONS, COVERAGES A and B:

This policy will NOT apply to:

Fungi or Bacteria

a. any liability which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any fungi or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.

b. any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, fungi or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any fungi or bacteria that are, are on, or are contained in, a good or product intended for consumption.

II. The following definition is added and applies to Coverages A and B:

Fungi means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

III. With respect to Coverage A only, this exclusion does not apply to any liability arising out of fungi or bacteria if such liability is covered by valid and collectible Underlying Insurance as listed in the Schedule of Underlying Insurance for the full limits shown, and then only for such liability for which coverage is afforded under the Underlying Insurance.

The most we will pay for such liability is $______________ per occurrence and annual aggregate; this limit is part of and not in addition to the applicable Limit of Insurance shown on the Declarations.

All Other Terms and Conditions Remain Unchanged