

#### **MICROORGANISM ENDORSEMENT (TOXIC MOULD EXCLUSION CLAUSE)**

This policy shall not apply to:

Any claim for liability, loss, damage, cost or expense; or

Any duty to defend claim

Directly or indirectly caused by, arising out of, contributed to by, in connection with, or resulting from exposure to algae, archaea, bacteria, fungi, lichen, plasmids, protozoa, any virus or any similar organism or any actual, or alleged, disease or bodily injury involving the presence, existence, detection, removal, elimination or avoidance of such organisms or exposure to them.