

## **MOLD AND FUNGI ENDORSEMENT CLAUSE**

This Policy only insures physical loss or damage to property insured by mold, mildew, fungus or spores, when directly caused by damage to property insured during the policy period by one of the following Listed Perils:

Fire; Earthquake; Explosion; Lightning; Windstorm; Hail; Flood or Water Damage; Direct impact of vehicle; Aircraft or vessel; Riot or civil commotion; Vandalism or malicious mischief; or Accidental discharge of fire protection equipment.

This coverage is subject to all limitations of the Policy and, in addition, to each of the following specific limitations:

1. The said property must be insured for physical loss or damage by that Listed Peril.
2. The Insured must report to the Insurer the existence and cost of the physical loss or damage by mold, mildew, fungus or spores as soon as practicable, but no later than six (6) months after the Listed Peril first caused any physical loss or damage to such insured property during the policy period. This Policy does not insure any physical loss or damage by mold, mildew, fungus or spores first reported to the insurer after that six (6) month period.
3. Except as set forth in the foregoing Section A, this Policy does not insure any loss, damage, claim, cost, expense, or other sum directly or indirectly arising out of or relating to mold, mildew, fungus or spores of any type, nature or description.