

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITED FUNGI, WET OR DRY ROT, YEAST OR BACTERIA
SECTION II – LIABILITY COVERAGE**

FOR USE WITH ALL HOMEOWNERS FORMS

SCHEDULE*

	Section II – Coverage E Aggregate Sublimit Of Liability For "Fungi", Wet Or Dry Rot, Yeast Or Bacteria	\$
*Entries may be left blank if shown elsewhere in this policy for this coverage.		

SECTION II – LIABILITY

Condition **1. Limit Of Liability** is replaced by the following:

1. Limit Of Liability

- a. Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** limit of liability shown in the Declarations. This limit is the same regardless of the number of "insureds", claims-made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one "occurrence".
- b. Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage **F** limit of liability shown in the Declarations.
- c. However, our total liability under Coverage **E** for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, yeast or bacteria will not be more than the Section **II – Coverage E** Aggregate Sublimit of Liability shown in the Schedule for "Fungi", Wet Or Dry Rot, Yeast Or Bacteria. This is the most we will pay regardless of the:

- (1) Number of locations insured under the policy to which this endorsement is attached

- (2) Number of persons injured;
- (3) Number of persons whose property is damaged;
- (4) Number of "insureds"; or
- (5) Number of "occurrences" or claims made.

This sublimit is within, but does not increase, the Coverage **E** limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of "fungi", wet or dry rot, yeast or bacteria described in **1. Limit Of Liability** of this endorsement, Condition **2. Severability Of Insurance** is deleted and replaced by the following:

2. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section **II – Conditions, 1.c** Limit Of Liability. This condition will not increase the limit of liability for this coverage.

All other provisions of the policy apply.