

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LIMITED FUNGI OR MICROBES COVERAGE – TEXAS**

### **SCHEDULE**

<b>Limited "Fungi" Or Microbes Coverage Percentage Amount:</b>	<b>%</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Exclusion 10. **"Fungi" Or Microbes** (Exclusion A.10. in Forms **HO 00 03** and **HO 00 05**) does not apply to the extent coverage is provided by this endorsement.

#### **SECTION I – PROPERTY COVERAGES**

Under **E. Additional Coverages**, the following coverage is added:

##### **Limited "Fungi" Or Microbes Coverage**

- a. We will pay for the:
  - (1) Cost to remove "fungi" or microbes from property covered under Section I – Property Coverages;
  - (2) Cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi" or microbes;
  - (3) Cost of testing of air or property to confirm the absence, presence or level of "fungi" or microbes whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi" or microbes; and
  - (4) Total of all loss payable under Coverage D – Loss Of Use, if the "fungi" or microbes make the "residence premises" not fit to live in.
- b. The coverage described in a. above only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

c. The limit of liability for this coverage is determined by multiplying the Coverage A Limit Of Liability (Coverage C Limit Of Liability for Forms **HO 00 04** and **HO 00 06**) shown in the Declarations by the Limited "Fungi" Or Microbes percentage amount shown in the Schedule above.

d. This limit is the most we will pay for the total of all loss or costs payable under this Additional Coverage regardless of the:

- (1) Number of Perils Insured Against that combine or contribute to the presence of resulting "fungi" or microbes;
- (2) Number of locations insured under this endorsement; or
- (3) Number of claims made.

e. This additional coverage does not apply to "fungi" or microbes which are the result of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.

f. This coverage does not increase the limit of liability applying to the damaged covered property.

#### **SECTION I – CONDITIONS**

Condition Q. **Policy Period** is replaced by the following:

##### **Q. Policy Period**

This policy applies to loss or costs which occur during the policy period. (This is Condition P. in Form **HO 00 04**.)

All other provisions of this policy apply.