

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

**EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA;  
LIMITED COVERAGE FOR FUNGI, WET ROT AND DRY  
ROT – FARM DWELLINGS, APPURTENANT STRUCTURES  
AND HOUSEHOLD PERSONAL PROPERTY**

This endorsement modifies insurance provided under the following:

FARM COVERAGE PART

SCHEDULE

**II. Farm Dwellings, Appurtenant Structures And Household Personal Property – "Fungi", Wet Rot And Dry Rot Aggregate Loss Or Damage Limit (If over \$10,000):**  
\$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**I. Exclusion Of Loss Due To Virus Or Bacteria**

- A.** The exclusion set forth in Paragraph **B.** applies to all property coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to coverage forms or endorsements that cover:
1. Property damage to buildings, structures, personal property, "livestock" or "mobile agricultural machinery and equipment"; or
  2. Income loss, extra expense, fair rental value, additional living expenses or action of civil authority.
- B.** We will not pay for loss ("loss") or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

However, with respect to the limited coverage for "fungi", wet rot and dry rot provided under Paragraph **II.** of this endorsement, this exclusion does not apply to loss or damage caused by or resulting from "fungi", wet rot or dry rot. Such loss or damage is addressed in Paragraph **II.D.**

- C.** With respect to any loss ("loss") or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- D.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss ("loss") that would otherwise be excluded under this Coverage Part.

**II. Limited Coverage For "Fungi", Wet Rot And Dry Rot**

The provisions set forth in Paragraphs **A.** through **E.** below apply to property covered under Coverages **A.**, **B.** and **C.** of the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form.

- A.** The Additional Coverage, **Limited Coverage For "Fungi", Wet Rot And Dry Rot**, described in Paragraph **B.** is added to the **Additional Coverages** of the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form.

**B. Limited Coverage For "Fungi", Wet Rot And Dry Rot**

1. The coverage provided in Paragraph 2. applies only when "fungi", wet rot or dry rot is the result of one or more of the causes included in a. or b. of this paragraph that occur during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after the time of the occurrence:

a. For property covered against:

(1) The Basic or Broad Covered Causes of Loss in the Causes Of Loss Form – Farm Property, any Covered Cause of Loss, except fire or lightning;

(2) The Special Covered Causes of Loss in the Causes Of Loss Form – Farm Property, any "specified causes of loss" except fire or lightning;

b. Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor which causes damage to a building, provided such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and the seepage or leakage is of less than 14 days' duration and the resulting damage is hidden within the walls or ceilings or beneath the floors or above the ceilings of the building.

2. We will pay for loss or damage to Covered Property by "fungi", wet rot or dry rot. As used in this endorsement, the term loss or damage means:

a. Direct physical loss or damage caused by "fungi", wet rot or dry rot;

b. The cost to remove the "fungi", wet rot or dry rot;

c. The cost to tear out and replace any part of a building or other property as needed to gain access to the "fungi", wet rot or dry rot; and

d. The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that "fungi", wet rot or dry rot is present.

3. Unless a higher amount is shown in the Schedule, the most we will pay for loss or damage under this Limited Coverage is \$10,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of either Covered Causes of Loss or "specified causes of loss" (other than fire or lightning) which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungi", wet rot or dry rot, we will not pay more than the total limit shown in the Schedule, even if the "fungi", wet rot or dry rot continues to be present or active, or recurs, in a later policy period.

4. The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungi", wet rot or dry rot, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungi", wet rot or dry rot, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungi", wet rot or dry rot causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

C. Paragraph 1.w.(2) under Paragraph D. Covered Causes Of Loss – Special in the Causes Of Loss Form – Farm Property is replaced by the following:

Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself; and

D. The following is added to the **Exclusions** in the Causes Of Loss Form – Farm Property:

**"Fungi", Wet Rot And Dry Rot**

Presence, growth, proliferation, spread or any activity of "fungi", wet rot or dry rot.

But if "fungi", wet rot or dry rot results in a Covered Cause of Loss or a "specified cause of loss", we will pay for the loss or damage caused by that Covered Cause of Loss or "specified cause of loss".

This exclusion does not apply:

- a. When "fungi", wet rot or dry rot results from fire or lightning; or
- b. To the extent that coverage is provided for loss or damage under Paragraph **II.B.** the Additional Coverage – Limited Coverage For "Fungi", Wet Rot And Dry Rot.

This exclusion applies whether or not the "fungi", wet rot or dry rot results in widespread damage or affects a substantial area.

- E. The following is added to the **Definitions** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

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

SAMPLE