



OREGON MUTUAL INSURANCE COMPANY  
BUSINESSOWNERS SECTION II  
FUNGI OR BACTERIAL EXCLUSION – WASHINGTON

M2601BW (1-03)

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

This endorsement modifies insurance provided under the following:

**SECTION II - BUSINESSOWNERS LIABILITY**

1. The following exclusion is added to Paragraph B., Exclusions of Section II Businessowners Liability:

**B. Exclusions**

This Insurance does not apply to:

**Fungi or Bacteria**

- (1) **Bodily Injury, Property Damage, Personal Injury, or Advertising Injury** which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any **fungi** or bacteria on or within a building or structure, including its contents.
- (2) Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, **fungi** or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any **fungi** or bacteria that are, are on, or are contained in, a good or product intended for consumption.

2. The following definition is added to the **BUSINESS LIABILITY DEFINITIONS**

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