

ENDORSEMENT NO.

This endorsement, effective 12:01 AM,

Forms a part of Policy No:

Issued to:

By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MICROBIAL MATTER COVERAGE ENDORSEMENT

It is hereby agreed as follows:

1. Section VIII, **DEFINITIONS**, paragraph U, **Pollution Conditions**, is deleted in its entirety and replaced with the following:

U. **Pollution Conditions** means the discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, medical waste and waste materials into or upon land, or any structure on land, the atmosphere or any watercourse or body of water, including groundwater, provided such conditions are not naturally present in the environment in the amounts and concentrations discovered. **Pollution Conditions** shall include **Microbial Matter** in any structure on land and the atmosphere contained within that structure.

2. The following is added to Section VIII, **DEFINITIONS**, as paragraph DD., **Microbial Matter**.

DD. **Microbial Matter** means fungi or bacterial matter which reproduces through the release of spores or the splitting of cells, including but not limited to, mold, mildew and viruses, whether or not such **Microbial Matter** is living.

3. The following is added as Paragraph F, **Microbial Matter Sublimit**, to Section V, **LIMITS OF COVERAGE; DEDUCTIBLE**:

F. Microbial Matter Sublimit

Subject to Paragraph V.A. above, the most the Company will pay for **Clean-Up Costs**, **Loss**, **Actual Loss** and **Extra Expense**, or loss of **Rental Value** and **Extra Expense**, whichever is applicable, associated or in connection with **Microbial Matter** is \$25,000 regardless of the number of **Pollution Conditions**, **Claims** or claimants.

4. The following is added to Section II, **EXCLUSIONS**, 1, **COMMON EXCLUSIONS APPLICABLE TO ALL COVERAGES**, as Paragraph K, **FAILURE TO MAINTAIN AND CONSTRUCTION DEFECTS**:

K. FAILURE TO MAINTAIN AND CONSTRUCTION DEFECTS

arising out of the **Insured's** failure to properly maintain or the improper design and construction of any structure erected upon the **Insured Property** or any system contained therein which leads to the growth of **Microbial Matter**.

5. Solely with respect to any coverage provided by this policy for **Loss** arising out of or in connection with **Microbial Matter**, Section VI, **CONDITIONS**, paragraph H. **Other Insurance** is deleted in its entirety and replaced with the following:

H. **Other Insurance** - This insurance is excess of any other valid and collectible insurance. Where other insurance may be available for the **Clean-Up Costs** or **Loss** covered under this endorsement, the **Insured** shall promptly, upon request of the Company, provide the Company with copies of all such policies.