36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

Paragraph **C.15.c.** does not apply.

Paragraph **C.21.** is replaced by the following:

C. Exclusion Endorsements

**21.** Liability arising out of fungi or bacteria on or within a building or structure, including its contents, may be totally excluded by attaching Fungi Or Bacteria Exclusion Endorsement CG 21 67**.** This endorsement may only be attached to policies which cover business entities which have 25 or more employees or annual revenues equal to or greater than $2.5 million.

Paragraphs **C.32.** and **D.15.** do not apply.

Paragraphs **E.2.** and **E.10.** are replaced by the following:

E. Coverage Amendment Endorsements

**2.** Coverage disputes between the company and an insured may be submitted to arbitrators when either party requests it. When, by prior agreement, the decision of the arbitrators may be appealed to a court, attach Non-binding Arbitration Endorsement CG 24 01**.**

**10.** To provide limited coverage for liability arising out of fungi or bacteria on or within a building or structure, including its contents, attach:

**a.** Limited Fungi Or Bacteria Coverage Endorsement CG 24 25 to policies covering business entities which have 25 or more employees or annual revenues equal to or greater than $2.5 million.

Coverage provided under this endorsement is subject to a Fungi Or Bacteria Aggregate limit.

**b.** Georgia Limited Fungi Or Bacteria Coverage – Small Businesses Endorsement CG 32 01 to policies covering business entities which have less than 25 employees and annual revenues less than $2.5 million.

Coverage provided under this endorsement is subject to a minimum $50,000 Fungi Or Bacteria Property Damage Aggregate limit.

Paragraph **H.** does not apply.

44. PRODUCT WITHDRAWAL COVERAGE

Paragraph **A.1.b.(3)** is replaced by the following:

**(3)** Refer to mandatory state endorsements:

**(a)** Georgia Changes – Cancellation And Nonrenewal Endorsement CG 31 86**.**

**(b)** Georgia Changes Endorsement CG 33 50**.**

Paragraph **A.1.k.** does not apply.

Paragraph **B.1.a.** is replaced by the following:

B. Description Of Limited Product Withdrawal Expense Endorsement

1. Description Of Coverage

**a.** Reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering may also be provided under the Commercial General Liability Coverage Form or the Products/Completed Operations Liability Coverage Form by attaching Georgia Limited Product Withdrawal Expense Endorsement CG 04 18**.**

Paragraph **B.1.b.** does not apply.