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# Important Notice To Our Customers

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**AIG has filed a new exclusion that may be attached to your Commercial Umbrella Policy. Key issues are discussed below. Please contact your Agent or Broker for additional information or clarification of coverage and how it affects your insurance program.**

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## **Coverage Exclusion:**

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**FUNGUS EXCLUSION** – This exclusion deletes all coverage for “bodily injury”, “property damage”, “personal and advertising injury” and any other loss, cost or expense arising from any form of fungus.

## ENDORSEMENT #

This endorsement, effective 12:01 A.M. forms a part of

Policy No. issued to:

by

### COMMERCIAL UMBRELLA POLICY FUNGUS EXCLUSION

Section V. Exclusions is amended by adding the following exclusion to the policy:

This insurance does not apply to "bodily injury", "property damage", "personal injury", "advertising injury" or any other loss, injury, damage, cost or expense, including , but not limited to, losses, costs or expenses related to, arising from or associated with clean-up, remediation, containment, removal or abatement, caused directly or indirectly, in whole or in part, by:

- a. Any "fungus(i)", molds(s), mildew or yeast, or
- b. Any "spore(s)" or toxins created or produced by or emanating from such fungus(l), mold(s), mildew or yeast, or
- c. Any substance, vapor , gas, or other emission or organic or inorganic body or substance produced by or arising out of any "fungus(i)" , "mold(s)", mildew or yeast, or
- d. Any material, product, building component, building or structure, or any concentration of moisture, water or other liquid within such material, product, building component, building or structure, that contains, harbors, nurtures or acts as a medium for any "fungus(i)" , mold(s), mildew, yeast, or "spore(s)" or toxins emanating therefrom,

regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that loss, injury ,damage, cost or expense.

For the purposes of this exclusion, the following definitions are added to the Policy:

"Fungus(i)" includes, but is not limited to, Any of the plants or organisms belonging to the major group Fungi, lacking chlorophyll, and including molds, rusts, mildews, smuts and mushrooms.

"Mold(s)" includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce molds.

“Spore(s)” means any dormant or reproductive body produced by or arising or emanating out of any “fungus(i)”, “mold(s)”, mildew, plants, organisms or microorganisms.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

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Authorized Representative