**ENDORSEMENT**

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

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

FUNGUS EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

EDUCATORS LEGAL LIABILITY COVERAGE PART

PUBLIC OFFICIALS LIABILITY COVERAGE PART

LAW ENFORCEMENT LIABILITY COVERAGE PART

EMPLOYMENT PRACTICES LIABILITY COVERAGE PART

1. Paragraph **B. Exclusions** of **SECTION I – COVERAGES** is amended to include the following additional exclusion:

Any “claims” or “suits” or any other loss, 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:

1. Any “fungus(i)”, “mold(s)”, mildew or yeast, or
2. Any “spore(s)” or toxins created or produced by or emanating from such “fungus(i)”, “mold(s)”, mildew or yeast, or
3. 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
4. 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 “claim” or “suit” , loss, cost or expense.

1. For the purposes of this Exclusion, the following definitions are added to the Coverage Part:

“Fungus(i)” includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including “mold(s)”, 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 of the policy remain the same.

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Authorized Representative