

FARMERS MUTUAL INSURANCE ASSOCIATION

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

FUNGI AND BACTERIA ENDORSEMENT

The limit of liability shown on the schedule below applies to the total of all loss or costs payable under this endorsement, regardless of the number of occurrences, the number of claims made, or the number of locations insured under this policy.

Property Protection Limit of Liability for "Fungi" and Bacteria Coverage

Policy Year Aggregate Limit:
\$5,000.00

DEFINITIONS USED THROUGHOUT THIS POLICY

The following definition is added:

"Fungi":

"Fungi" means a fungus, including but not limited to mildew and mold; or a protist, including but not limited to algae and slime mold; or a chemical, matter, or compound produced or released by a bacterium, a mold, a fungus, or a protist, including but not limited to toxins, mycotoxins, neurotoxins, spores, scents, fragments, and metabolites such as microbial volatile organic compounds.

PROPERTY PROTECTION

1. **"Fungi" and Bacteria Coverage**

This policy is extended to provide the following coverage. This coverage is subject to all of the terms of the policy, except as amended by this endorsement.

"Fungi" and Bacteria Property Coverage

Subject to the "Fungi" and Bacteria Property Coverage Limit, "we" pay for direct physical loss to covered property for which a description and amount of coverage is shown in the Declarations caused by or consisting of a bacterium; a fungus, including but not limited to mildew and mold; or a protist, including but not limited to algae and slime mold; or a chemical, matter, or compound produced or released by a bacterium, a mold, a fungus, or a protist, including but not limited to toxins, mycotoxins, neurotoxins, spores, scents, fragments, and metabolites such as microbial volatile organic compounds, when the presence of the bacterium, fungus or protist:

- a. Is the direct result of accidental direct physical loss caused by a covered cause of loss; and
- b. All reasonable means were used to save and preserve the property at and after the time of loss; and
- c. The accidental direct physical loss is reported to us within 72 hours of its occurrence.

Such direct physical loss includes:

- a. Direct physical loss caused by or consisting of a chemical, matter or compound produced or released by such, bacterium, mold, fungus, or protist; and

- b. The reasonable cost or expense to:
 - 1) Clean up, remove, remediate, contain, detoxify, neutralize, treat, monitor or analyze the effects of the bacterium, mold, fungus or protist, or a chemical, matter or compound produced or released by it; and
 - 2) Remove and replace those parts of covered property necessary to repair or replace the damage or to clean up, remove, remediate, contain, detoxify, neutralize, treat, monitor or analyze the effects of the bacterium, mold, fungus or protist, or a chemical, matter, or compound produced or released by it.
 - 3) The cost of testing of air or property to confirm the presents or level of "fungi" or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of testing will be provided only to the extent that there is a reason to believe that there is a presence of "fungi" or bacteria.

However, this coverage does not apply to a bacterium, a mold, a fungus, or a protist, or a chemical, matter, or compound produced or released by a bacterium, a mold, a fungus, or a protist:

- a. That is the result of accidental discharge or overflow:
 - 1) Caused by continuous or repeated seepage or leakage;
 - 2) That occurs when the residence has been vacant or unoccupied for more than 30 consecutive days immediately preceding the loss (a residence being built is not vacant); or
 - 3) From a sump, sump pump, or related equipment; or
- b. On the "insured premises" that is the result of accidental discharge or overflow:
 - 1) That comes from off the "insured premises"; or
 - 2) Caused by freezing while the residence is vacant or unoccupied or under construction and unoccupied, unless "you" have taken reasonable care to:
 - a) Maintain heat in the building or mobile home; or
 - b) Shut off the liquid supply and drain the system, heater, or domestic appliance.

This sublimit is within, but does not increase, the limits shown for the property covered. It applies separately to each annual policy period.

2. The following exclusion is added:

"We" do not pay for loss that results from or consists of:

- a. A bacterium; a fungus, including but not limited to mildew and mold; or a protist, including but not limited to algae and slime mold; or
- b. A chemical, matter, or a compound produced or released by a bacterium, a mold, a fungus, or a protist, including but not limited to toxins, mycotoxins, neurotoxins, spores, scents, fragments, and metabolites such as microbial volatile organic compounds;

Except as provided under the "Fungi" and Bacteria Property Coverage.

All other terms and conditions of this policy apply.