

ENDORSEMENT

This endorsement, effective on _____ at 12:01 A.M. standard time, forms a part of

Policy No. _____ of the

Issued to

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FUNGI, BACTERIA, AND VIRUSES EXCLUSION ENDORSEMENT

In consideration of the premium charged, it is hereby understood and agreed that **Section VI. EXCLUSIONS**, is amended to include the following:

This Policy does not apply to and the Company shall not be liable for **Damages** and/or **Claims Expenses** resulting from any **Claim** made against an **Insured**:

where all or any part of such **Claim** arises from, is based upon, or is any way related to any allegation that **Damages** were suffered as a result of, presence of, suspected presence of, or exposure to:

- a. Fungi, including but not limited to mold, mildew, and yeast;
- b. Bacteria
- c. Viruses; or
- d. Dust, spores, odors, particulates or byproducts, including but not limited to mycotoxins and endotoxins, resulting from any of the organisms listed in a., b., or c. above;

from any source whatsoever.

Any loss, cost or expense arising out of the testing for, monitoring of, cleaning up of, removal of, containment of, treatment of, detoxification of, neutralization of, remediation of, disposal of, or any other response to or assessment of, the effects of any of the items in a., b., c. or d. above, from any source whatsoever.

All other terms and conditions remain unchanged.