

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT TO CONTRACT PROVISIONS**

Missouri

**DEFINITIONS**

The following definition is added:

**"Fungus"** means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

**OTHER COVERAGES**

The following Other Coverage is added:

**Fungus or Bacteria.**

1. We will pay up to a total of \$10,000 for:
  - a. the cost to treat, remove or dispose of **fungus** or bacteria from covered property;
  - b. the cost to tear out and replace any part of the building or other covered property as needed to gain access to the fungus or bacteria;
  - c. the cost to test, to detect, measure or evaluate air or property to confirm the absence, presence or level of **fungus** or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reasonable probability that there is the presence of **fungus** or bacteria; and/or
  - d. the necessary increase in costs which you incur to maintain your normal standard of living when the Described Location is uninhabitable due to a loss caused by, resulting from, or consisting of **fungus** or bacteria.

- e. the fair rental value of that part of the Described Location rented to others or held for rental by you less any expenses that do not continue while that part of the Described Location rented or held for rental is not fit to live in.

which is the direct result of a Peril Insured Against if your policy is a **DP 00 02** or **DP 00 03**.

The coverage provided above applies only when such loss or costs occurs during the policy period and only if all reasonable means were used to save and protect the property from further damage at or after the time of the occurrence of that Peril Insured Against.

This is additional insurance. No additional deductible applies to this coverage once the policy deductible has been met.

**PERILS INSURED AGAINST**

If your policy is the **DP 00 03** policy form, **COVERAGE A - DWELLING AND COVERAGE B - OTHER STRUCTURES**

Item 2.h.(3). is deleted and replaced by the following:

- (3) smog, rust, or other corrosion.

## GENERAL EXCLUSIONS

For policy forms DP 00 01 and DP 00 02 the following exclusion is added:

For policy form DP 00 03 the following exclusion is added under Item 1:

**Fungus, Wet or Dry Rot, or Bacteria,** meaning the presence, growth, proliferation, spread or any activity of fungus, wet or dry rot, or bacteria other than as provided in OTHER COVERAGES, **Fungus, or Bacteria.**

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.