

**MOLD, MILDEW, OR OTHER FUNGI, THEIR SECRETIONS,
AND DRY AND WET ROT**

2988 10/01

SECTION I - Your Property Coverages

Coverage A - Dwelling

Coverage B - Other Structures

Coverage C - Personal Property

The following provision is added:

We do not under any circumstances insure loss, damage or remediation costs caused by or resulting from the presence of mold, mildew, or other fungi, their secretions, and dry and wet rot of any kind regardless of the cause, condition or loss that led to their formation or growth.

SECTION II - Exclusions

Coverage E - Personal Liability

Coverage F - Medical Payments to Others

The following exclusion is added:

Resulting from or caused by the presence of mold, mildew, or other fungi, their secretions, and dry and wet rot of any kind regardless of the cause, condition or loss that led to their formation or growth.

2988 10/01

All other provisions of your policy apply.

**APPROVED
& FILED**

AUG 19 2002

**KATHLEEN SEBELIUS
COMM. of INSURANCE**

EFFECTIVE

DEC 01 2002

**KATHLEEN SEBELIUS
COMM. OF INSURANCE**