



MOLD ENDORSEMENT

In consideration of the premium paid, it is agreed that:

- 1. Section IV., DEFINITIONS, is amended by the addition of the following new definitions:

Fungi or Microbes Claim means a claim based on or arising out of an Insured's failure to advise of the existence of fungi or microbes while rendering Professional Real Estate Services related to a Residential Property.

Residential property means a single family residence or multi-family residences with 4 or fewer units.

- 2. Solely as respects the coverage afforded under this endorsement Section V., EXCLUSIONS, exclusion D. is amended by the addition of the following:

Notwithstanding anything to the contrary and subject to item 3. below, it is agreed that this Policy provides coverage for fungi or microbes claims, provided that on the Knowledge Date shown below, no Insured knew or could reasonably have expected that a fungi or microbes claim would be made.

- 3. It is further understood and agreed that solely with respect to any fungi or microbes claim afforded coverage under this endorsement, separate sublimits, as set forth below, shall apply with respect to each such fungi or microbes claim and to all such fungi or microbes claims in the aggregate. The sublimits are included within, and not in addition to, the limits of liability set forth in Item 3 of the Declarations.

LIMITS OF LIABILITY: \$ _____ Each fungi or microbes claim inclusive of claims expenses
\$ _____ Fungi or microbes claims in the Aggregate, inclusive of claims expenses

- 4. Knowledge Date:XX/XX/XXXX

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.