CAPPED MOLD REMEDIATION ENDORSEMENT

Refer to Supplemental Declarations if information is not shown on this form.
The sub-limits under this capped endorsement are subject to the terms contained in General Policy Provisions.

WHAT WE PAY FOR

We pay reasonable and necessary mold remediation expenses resulting directly from covered damage to covered property caused by a covered cause of loss.

We pay:

1. the costs incurred by you for mold remediation of the Residence, Related Private Structures on Premises and/or Personal Property, as is covered by this policy. The maximum we pay is $20,000 and any additional amount shown in your policy as applicable to any such covered loss.
2. the costs incurred by you for temporary residential expenses necessitated by the mold remediation at the covered premises. The maximum we pay is 20% of the amount of insurance applicable to this endorsement. The deductible does not apply to your covered temporary residential expenses.

WHAT WE DO NOT PAY FOR

We do not pay:

1. more than the amount actually and necessarily expended for the remediation of mold damage to the Residence, Related Private Structures on Premises and/or Personal Property as is covered by this policy.
2. for remediation of mold damage to the Residence, Related Private Structures on Premises and/or Personal Property nor do we pay temporary residential expenses, except as shown in this endorsement.

ADDITIONAL DEFINITIONS

1. Mold means fungi classified as molds, mildews, smuts, yeasts and mushrooms including their fragments, metabolites, reproductive products, mycotoxins and other volatile organic compound discharges.
2. Remediation means the detection, treatment and elimination of molds including the removal and disposal of their residues necessary to restore the affected property to safe use.
3. Temporary residential expenses means the reasonable and necessary increase in expenses you incur to maintain the normal standard of living of your household if the covered premises are made unfit for occupancy by a covered mold loss. We pay for any net loss of rents actually sustained by you if the part of the covered premises rented to others is made unfit for occupancy by a covered mold loss. We pay only for the period of time reasonably required to make the covered premises fit for occupancy.

This endorsement does not apply to reasonable and necessary costs incurred by you for covered mold remediation resulting from fire or lightning losses to the Residence, Related Private Structures on Premises and/or Personal Property, as is covered by the policy. The full amount of insurance is available to adjust such covered fire and/or lightning losses.

This endorsement does not increase the amount of insurance applicable to the Residence, Related Private Structures on Premises and/or Personal Property as is covered by this policy.

ADDITIONAL MOLD REMEDIATION AMOUNTS OF INSURANCE

For an additional premium, we provide optional additional mold remediation amounts of insurance.

We pay up to $ _____________, as an additional amount of insurance applicable to mold remediation as described in this endorsement.

All other terms and conditions remain unchanged.