

ENDORSEMENT No. NM-CA-MOLD (Ver. 12-04-03)

Mold Remediation Coverage

Endorsement NM-CA-MEPL (Mold Exclusion) is hereby applied to this policy and amended to note that it does not apply to **remediation** for ensuing mold, fungi, bacteria or other microbes (herein "mold") loss caused by any of the following.

1. Peril 1A (fire or lightning).
2. Peril 1B (internal explosion).
3. Peril 3 (explosion).

As used in this endorsement, "remediation" means the:

1. treatment;
2. containment;
3. removal; or
4. disposal

of **mold** as required to complete the repair or replacement of covered property physically damaged by ensuing **mold** caused by water damage. This includes any testing to detect, measure or evaluate **mold** with respect to the Described Location or covered property.

The maximum limit of liability (MLL) for this coverage is shown on the declarations page. This is not additional insurance and does not increase the limit of liability for Coverage A (Dwelling) or Coverage C (Personal Property).

The MLL is the most we pay for **remediation** regardless of the number of occurrences, claims or assessments made, or locations insured under this policy. The MLL for this coverage is also the most that we pay for each consecutive annual policy period and for any remaining period of less than twelve months, beginning with the inception date of this policy as shown on the declarations. If, however, the policy period is extended for an additional period of less than twelve months, this additional period will be considered part of the preceding period for the purpose of determining the MLL of this endorsement.

All other exclusions contained in endorsement NM-CA-MEPL, and all other policy terms and conditions, remain unchanged.