

FUNGI, WET OR DRY ROT, OR BACTERIA EXCLUSION

The Personal Umbrella Liability Coverage is amended as follows. All other "terms" of the Personal Umbrella Liability Coverage apply.

DEFINITIONS

The following definition is added:

"Fungi" means any kind or form of fungus, including but not limited to mildew and mold, and any chemical, matter, or compound produced or released by a fungus, including but not limited to toxins, spores, fragments, and metabolites such as microbial volatile organic compounds.

EXCLUSIONS

The following exclusion is added.

This Personal Umbrella Liability Coverage does not apply to "bodily injury", "property damage", or "personal injury" that results directly or indirectly, in total or in part, from the actual, alleged, or threatened ingestion of, inhalation of, contact with, exposure to, existence of, or presence of "fungi", wet or dry rot, or bacteria. However, this exclusion does not apply to:

- a. "bodily injury" that results from "fungi" cultivated or harvested for human consumption or food-borne or beverage-borne bacteria that cause illness commonly known as food poisoning (Food-borne or beverage-borne bacteria that cause illness commonly known as food poisoning include but are not limited to Staphylococcus aureus, Salmonella, Clostridium perfringens, Campylobacter, Listeria monocytogenes, Vibro parahaemolyticus, Bacillus cereus, and Escherichia coli.);
- b. "bodily injury" to a "farm employee" to the extent that coverage for "bodily injury" to "farm employees" is provided by this policy; or
- c. "bodily injury" or "property damage" that results from a slip, fall, or loss of footing attributable to a surface made slippery by the presence of or existence of "fungi", wet or dry rot, or bacteria.

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