

FUNGI SELF-INSURED RETENTION ENDORSEMENT

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|---------------------------------------|---------------|---------------------|-------------------------------|
| Named Insured | | | Endorsement Number |
| Policy Symbol | Policy Number | Policy Period to | Effective Date of Endorsement |
| Issued By (Name of Insurance Company) | | | |

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies all insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY POLICY

Fungi Self-Insured Retention: \$250,000 (applicable per claimant)

SECTION VII. DEFINITIONS, paragraph V. Retained Limit is deleted in its entirety and replaced by the following:

V. "Retained Limit" means the greater of:

1. The total applicable limits of "underlying insurance" and any applicable limit of "other insurance" providing coverage to the "insured";
2. The amount shown in the Declarations as the Self-Insured Retention applicable to each "occurrence" that results in damages not covered by "underlying insurance" or "other insurance"; or
3. the amount shown in this endorsement as the Fungi Self-Insured Retention applicable to each claimant alleging "bodily injury", "property damage" or "personal and advertising injury" solely with respect to "bodily injury", "property damage" or "personal and advertising injury" arising out of or in any way related to the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi", regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to "bodily injury", "property damage" or "personal and advertising injury".

With respect to this endorsement, "fungi" means any type or form of fungus, mold, mildew, mycotoxins, spores, or scents or by-products produced or released by "fungi", but does not include any "fungi" intended by the "insured" for human consumption.

All other terms and conditions of the policy remain unchanged.