

DWELLING PROPERTY - WEST VIRGINIA

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE REVISED APPRAISAL CONDITION ADVISORY NOTICE TO POLICYHOLDERS

A revised endorsement, DP-300 FP (ED. 2/2003) WEST VIRGINIA is being added to West Virginia Dwelling policies effective on or after February 1, 2003.

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

- ***The amount of property insurance available for loss to your property caused by “fungi”, wet or dry rot, or bacteria is reduced. Coverage is only provided for loss caused by “fungi”, wet or dry rot, or bacteria if such “fungi”, wet or dry rot, or bacteria is the result of a covered peril. “Fungi” are defined in the endorsement and include mold: and***
- ***Coverage is added for the testing of air or property to confirm the absence, presence or level of “fungi”, wet or dry rot, or bacteria;***

COVERAGES

OTHER COVERAGES

If “fungi”, wet or dry rot, or bacteria results from a covered peril and damages your property, loss caused by such “fungi”, wet or dry rot, or bacteria is covered. However, the amount of insurance available for such coverage is limited to \$5,000.

Coverage, up to \$5,000, includes:

1. The cost to remove fungi, wet or dry rot or bacteria from covered property;
2. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the fungi, wet or dry rot or bacteria; and
3. The cost of testing of air or property to confirm the absence, presence or level of fungi, wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that fungi, wet or dry rot or bacteria is present.

NOTE: Coverage is available ONLY if loss or costs result from a Peril insured Against that occurs during the policy period.

Our limit of liability

We will provide up to \$5,000 of coverage. The limit is the most we will pay for the total of all loss or costs payable regardless of the number of claims made.

EXCLUSIONS

“Fungi”, wet or dry rot, or bacteria is excluded except when “fungi”, wet or dry rot or bacteria results from fire or lightning or to the extent coverage is provided by the endorsement.

CONDITIONS

8. Appraisal

Existing language is modified to alter how the parties determine the portion of the appraisal expense each will be required to assume and to provide certain time limits.

13. Loss Payment

The wording has been simplified.