

MICRO-ORGANISM EXCLUSION (MAP) (Absolute)

2791 (10/06)

This policy does not insure any loss, damage, claim, cost, expense or any sum directly or indirectly arising out of or relating to:

mold , mildew, fungus, spores, or other micro-organism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal relocation, or steps taken to address medical or legal concerns.

This exclusion replaces or supersedes any provision in the policy that provides insurance, in whole or in part, for these matters.

