

ACME INSURANCE COMPANY

HO 17 33 (Ed. 01 2026)

MOLD, FUNGUS OR WET ROT EXCLUSION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOLD, FUNGUS OR WET ROT EXCLUSION

A. SECTION I — PROPERTY COVERAGES

The following exclusion is added to Section I — Exclusions:

We do not cover loss caused by, contributed to, or consisting of mold, fungus or wet rot, whether or not the mold, fungus or wet rot is hidden from view, including: the presence, growth, proliferation, spread or any activity of mold, fungus or wet rot; any remediation, removal, abatement, mitigation, disposal or treatment of mold, fungus or wet rot.

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Limited exception: If mold, fungus or wet rot results from a peril otherwise covered under this policy, we will pay for that portion of the loss caused by the covered peril, subject to a maximum payment of \$10,000 for the total of all loss arising out of all instances of mold, fungus or wet rot that are the direct result of a covered peril.

B. SECTION II — LIABILITY COVERAGES

The following exclusion is added to Coverage E — Personal Liability and Coverage F — Medical Payments to Others:

This insurance does not apply to any claim, demand, suit or judgment based on, arising out of, or in any way related to mold, fungus or wet rot, whether or not the mold, fungus or wet rot is hidden from view.

Mold means any type or form of mold, including but not limited to mold that may give rise to health-related problems, *Stachybotrys chartarum* and *Aspergillus*.

Fungus means any type or form of fungus, including but not limited to yeast, mushrooms, rusts and mildew.

Wet rot means any type of wood decay caused by a fungus that attacks moist wood.