

**AMERICAN RELIABLE INSURANCE COMPANY  
MOLD EXCLUSION – PROPERTY AND LIABILITY  
(PERSONAL LINES)**

**PROPERTY SECTION**

Notwithstanding any other provision in this policy, there is no coverage for the following:

Any loss or damage involving in any way the actual or potential presence of mold, mildew or fungi of any kind whatsoever, whether occurring independently or if directly or indirectly caused by or resulting from an Insured Peril.

We will not defend you with respect to any claim or lawsuit seeking such damages.

We will not pay for any loss, cost or expense that you may incur in testing for, monitoring, removing, treating, or in any way responding to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever. We do not cover any loss consisting of, caused by, contributed to, or aggravated by mold, mildew or fungi.

This exclusion does not apply to damage caused by heat, smoke or fumes from a hostile fire.

This exclusion applies to the policy and any and all attached endorsements. All other terms and conditions of the policy remain the same.

**LIABILITY SECTION**

Liability and Medical Payment to Others coverages do not apply to:

Any bodily injury, property damage or medical payment claim of any kind, whether occurring independently or if directly or indirectly relating to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever.

We will not defend you with respect to any claim or lawsuit seeking such damages.

We will not pay for any loss, cost or expense that you may incur in testing for, monitoring, removing, treating, or in any way responding to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever. We do not cover any loss consisting of, caused by, contributed to, or aggravated by mold, mildew or fungi.

This exclusion does not apply to damage caused by heat, smoke or fumes from a hostile fire.

This exclusion applies to the policy and any and all attached endorsements. All other terms and conditions of the policy remain the same.