

Care Provided For Others

Old Form # ML-157

New Form # HO 1736

Summary of Changes:

The endorsement adds a definition of "fungi".

It adds a clarifying statement that under Form HO 0006 that the perils insured against described under Coverage A apply to described structures when this endorsement is attached.

The current endorsement's exclusion for bodily injury arising out of mental abuse has been omitted from the endorsement, as the underlying forms exclude coverage for bodily injury that arises out of mental abuse.

The endorsement includes an exclusion for bodily injury and property damage arising out of pollutants.

The endorsement excludes coverage for bodily injury and property damage arising out of bacteria, "fungi", wet rot and dry rot.

In addition, the endorsement addresses loss, cost, or expense arising out of pollutants, bacteria, "fungi", wet rot, and dry rot.

The endorsement clarifies that the Care Provided For Others Annual Aggregate Limit applies regardless of other terms.

The endorsement specifies that all bodily injury and property damage arising out of any one accident or out of repeated exposures to similar conditions will be considered one "occurrence".

Severability -- The Liability Coverages provided by this policy apply separately to each "insured", except with respect to the "limits" that apply. Therefore, this provision does not increase the Care Provided For Others Annual Aggregate Limit, regardless of the number of "insureds".