

X12 真菌和霉菌除外条款

兹经双方同意，本保险合同不承担由于下列因素所致的（无论是直接或间接的、是全部或部分）索赔、损失、诉讼、任何第三方的死亡、人身损害、财产损失、成本、费用，包括但不限于由于采取清除、补救、控制、除去或减轻等措施而产生的或与其相关的损失、成本或费用：

1. 任何真菌、霉菌、霉病或酵母菌；或
2. 任何真菌、霉菌、霉病或酵母菌所产生的孢子或毒素；或
3. 任何由于真菌、霉菌、霉病或酵母菌产生的物质、气体、排泄物或生成的有机/无机物质；或
4. 任何材料、产品、建筑器材、建筑物或建筑结构由于潮湿、浸水或其他液体而使其本身含有或隐藏或产生真菌、霉菌、霉病或酵母菌或由此所产生的孢子或毒素。

无论所引起的损失及相关费用是由于上述任何一个或多个原因产生或连锁产生（不论顺序）。

为了本除外条款的目的，下列定义将附加在本保险合同中：

1. 真菌包括但不限于任何属于真菌类的不含叶绿素的植物或生物体，包括霉菌、锈菌、霉病菌、黑穗病菌和蘑菇菌。
2. 霉菌包括但不限于生长在潮湿或者腐烂的有机物或者生物体表面的菌落（菌丝）和能够产生霉菌的真菌。
3. 孢子是任何由真菌、霉菌、霉病、植物、有机物或微生物产生的处在休眠或繁殖状态的种子。

本条款未约定事宜适用保险合同的其他约定。

X12 Mold/ Fungus Exclusion

It is hereby understood and agreed that this policy does not apply to any claim, loss, suit, death, body injury, property damage, cost or expense, including, but not limited to, losses, cost or expenses related to, arising from, associated with clean-up, remediation, containment, removal or abatement, caused directly or indirectly, in whole or in part, by:

1. Any “fungus (l)”, mold(s), mildew or yeast, or
2. Any “spore(s)” or toxins created or produced by or emanating from such fungus (l), mold(s), mildew or yeast, or
3. Any substance, vapor, gas or other emission or organic or inorganic body or substance produced by or arising out of any “fungus (l)”, mold(s), mildew or yeast, or
4. Any material, product, building component, building or structure, or any concentration of moisture, water or other liquid within such material, product, building component, building or structure, that contains, harbors, nurtures or acts as a medium for any “fungus (l)”, mold(s), mildew, yeast, or “spore(s)” or toxins emanating therefrom,

Regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that loss, injury, damage, cost or expense.

For the purposes of this exclusion, the following definitions are added to the Policy:

1. “Fungus (l)” includes, but is not limited to, any plants or organisms belonging to the major group Fungi, lacking chlorophyll, and including molds, rusts, mildews, smuts and mushrooms.
2. “Mold(s)” includes, but not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce molds.

3. "Spore(s)" means any dormant or reproductive body produced by or arising or emanating out of any "fungus (l)", "mold(s)", mildew, plants, organisms or microorganisms.

Nothing herein shall vary, alter or extend any provision or condition of the policy other than as above stated.

