

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

## ORDINANCE OR LAW COVERAGE

With respect only to coverage provided by this endorsement, "your" policy is amended as indicated.

Under **GENERAL EXCLUSIONS**, the **Ordinance or Law** exclusion is deleted.

The following **Incidental Property Coverage** is added:

### 1. Ordinance Or Law Coverage

- a. "We" will pay up to the limit stated in "your" Declarations for increased costs "you" incur due to the enforcement of any ordinance or law which requires or regulates:
  - 1) The construction, demolition, remodeling, renovation, or repair of that part of a covered residence damaged by a covered cause of loss;
  - 2) The demolition and reconstruction of the undamaged part of a covered residence, when that residence must be totally demolished because of damage by a covered cause of loss to another part of that covered residence; or
  - 3) The remodeling, removal, or replacement of the portion of the undamaged part of a covered residence necessary to complete the remodeling, repair, or replacement of that part of the covered residence damaged by a covered cause of loss.
- b. "You" may use all or part of this ordinance or law coverage to pay for the increased costs "you" incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair, or replacement of property as stated in **a.** above.
- c. "We" do not cover:
  - 1) The loss in value to any covered residence due to the requirements of any ordinance or law; or
  - 2) The costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of, "pollutants" in or on any covered residence.

This exception applies whether or not the irritant or contaminant has any function with respect to "your" property or "business".

This coverage is additional insurance.

All other terms and conditions of this policy apply.