

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT MODIFIES THE POLICY.

## ORDINANCE OR LAW COVERAGE

(APPLIES TO FORMS HG 2 AND HG 9 ONLY)

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

**SECTION I – ADDITIONAL PROPERTY COVERAGES** is amended as indicated.

The following Additional Property Coverage is added:

### Ordinance Or Law

- a. “You” may use up to 10% of the limit of liability that applies to Coverage **A** for the 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 building or other structure damaged by a Peril Insured Against;
  - (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
  - (3) The remodeling, removal, or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair, or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.
- 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 building or other structure 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 building or other structure.

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.