

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.

The following **Additional Coverage** is added:

1. Ordinance Or Law Coverage

- a.** This endorsement provides up to 10% of the limit of liability that applies to a covered dwelling on "your" residence premises 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 dwelling damaged by a covered cause of loss;
 - 2)** The demolition and reconstruction of the undamaged part of a covered dwelling, when that dwelling must be totally demolished because of damage by a covered cause of loss to another part of that covered dwelling; or
 - 3)** The remodeling, removal, or replacement of the portion of the undamaged part of a covered dwelling necessary to complete the remodeling, repair, or replacement of that part of the covered dwelling 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 dwelling 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 dwelling.

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.