

ORDINANCE OR LAW COVERAGE

The terms of the policy apply except as changed by this **endorsement**.

With respect only to the coverage this **endorsement** provides, changes are made to the following:

SECTION I - ADDITIONAL COVERAGE

The following Additional Coverage is added:

Ordinance Or Law.

When a covered loss to property under Coverage A or Coverage B occurs, **we** will pay for described expenses due to the enforcement of an ordinance or law regulating construction, repair, or demolition of such property.

The **limit** for this Coverage is shown in the **Declarations**. This Coverage does not increase the **limits** for Coverage A, Coverage B, or any other **limit** in the policy.

a. **We** will pay the increased cost of construction **you** incur by the enforcement of an ordinance, law, or regulation which requires or regulates:

(1) the:

- (a) construction;
- (b) demolition;
- (c) remodeling;
- (d) renovation; or
- (e) repair;

of that part of the dwelling or other **structure** on the **residence premises** directly damaged by a loss covered by this policy; or

(2) the demolition and reconstruction of an undamaged part of the dwelling or other **structure** on the **residence premises**, when that dwelling or other **structure** must be totally demolished because of direct damage by a loss covered by this policy to another part of that dwelling or other **structure**.

This includes the reasonable and necessary expense **you** incur to remove the debris of damaged property covered by this **endorsement**.

b. **We** do not cover any:

- (1) property **you** repair or rebuild at any location other than the present location on the **residence premises**.
- (2) remodeling, removal, or replacement of any undamaged part of the dwelling or other **structure** necessary to complete the remodeling, repair, or replacement of that part of the dwelling or other **structure** damaged by a loss covered by this policy.

SECTION I - EXCLUSIONS

Under A. The Following Exclusions Apply To All Section I Coverage:

We do not insure for loss consisting of, or caused directly or indirectly by any of the following:

Ordinance Or Law is deleted and replaced by the following:

Ordinance Or Law.

This means any ordinance or law:

- a. the requirements of which result in a loss in value to property; or
- b. requiring 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**.

This Exclusion applies whether or not the property has been physically damaged.

All other terms remain unchanged.