
ORDINANCE OR LAW
5895 08/08

SECTION I - Your Property Coverages

The following Additional Coverage is added:

Your Additional Coverages

Ordinance or Law. We will pay the actual, reasonable and necessary cost, up to 10% of the Amount of Insurance shown on the Declarations Page for Coverage A - Dwelling, for the increased costs caused by the enforcement of any governmental requirement regulating the construction, remodeling, renovation, repair or demolition of that part of the dwelling damaged by an Insured Peril.

We will not pay:

1. The costs to comply with any ordinance or law which requires any of you or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants;
2. For the loss in value to the dwelling due to the requirements of any ordinance or law; or
3. The cost to repair, replace, rebuild, stabilize or otherwise restore land.

This additional coverage is included in and does not change the Amount of Insurance that applies to Coverage A - Dwelling, shown on the Declarations Page.

SECTION I - Exclusions

Exclusion 4. is changed to read:

Loss caused by enforcement of any governmental requirement regulating:

- a. sale
- b. confiscation
- c. seizure
- d. occupancy

But we do insure loss arising out of a governmental action to prevent the spread of fire provided that a loss caused by fire would otherwise be insured by this policy.

No deductible will apply.

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All other provisions of your policy apply.