

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ORDINANCE OR LAW COVERAGE

FORM DP 00 01 ONLY

SCHEDULE*

Total Percentage Amount:

*Entry may be left blank if shown elsewhere in this policy for this coverage.

When you are a tenant of a Described Location covered under this policy, the words 'covered building' used below, refer to property at such a Described Location covered under Other Coverage **3**. Improvements, Alterations and Additions.

1. The amount of ordinance or law coverage determined in **2.** or **3.** below will apply with respect to the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:
 - a. The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;
 - b. 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
 - c. 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.
2. If you are an owner of a Described Location, and that location:
 - a. Is insured for Coverage **A** or Unit-Owner Building Items, the amount of ordinance or law coverage you may use at each Described Location is determined by multiplying the limit of liability that applies to Coverage **A** or Unit-Owner Building Items by the percentage amount shown in the Schedule above; or
 - b. Is not insured for Coverage **A** or Unit-Owner Building Items, the amount of ordinance or law coverage you may use at each Described Location is determined by multiplying the total limit of liability that applies to Coverage **B** by the percentage amount shown in the Schedule.
3. If you are a tenant of a Described Location, the amount of ordinance or law coverage you may use at each Described Location is determined by multiplying the amount of coverage that applies to Improvements, Alterations and Additions by the percentage amount shown in the Schedule.
4. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris that results from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in **1.** above.
5. We do not cover:
 - a. The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
 - b. The costs to comply with any ordinance or law which requires any "insured" or others to:
 - (1) Test for, monitor, clean up, remove, contain, treat, detoxify or neutralize; or
 - (2) In any way respond to, or assess the effects of; pollutants in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This coverage is additional insurance.

All other provisions of this policy apply.