

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ORDINANCE OR LAW COVERAGE
FORM DP 00 01 ONLY**

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. For the premium charged, 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, you may use up to ___%* of the limit of liability that applies to Coverage A or Unit-Owner Building Items at each Described Location; or
 - b. Is not insured for Coverage A or Unit-Owner Building Items, you may use up to ___%* of the total limit of liability that applies to Coverage B at each Described Location.
3. If you are a tenant of a Described Location, you may use up to ___%* of the amount of coverage that applies to Improvements, Alterations and Additions at each Described Location.
4. 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 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 you 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 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.

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

All other provisions of this policy apply.