



Ordinance and Law Coverage

Refer to Supplemental Declarations if information is not shown on this form.

We provide coverage under this endorsement subject to the terms contains in the General Policy Provisions.

Policy No. _____.

Insured: _____.

SCHEDULE

Building Number and Location	Demolition Cost Amount of Insurance	Increased Cost of Construction Amount of Insurance
1.		
2.		
3.		
4.		

WHAT WE PAY FOR

We pay for covered loss to covered building(s) subject to the following terms:

1. We pay up to the amount of insurance for the adjustment of covered loss in accordance with any ordinance or law which governs repair, restoration or demolition of the building(s).
2. We pay the reasonable costs, not exceeding the amount scheduled above, for demolition and removal of standing, undamaged portions of the scheduled building when required by State or municipal ordinance following the occurrence of a covered loss.
3. We pay the reasonable costs, not exceeding the amount scheduled above, for the increased cost of construction to repair, restore or reconstruct the covered damages to the covered building. The increased costs must be incurred to comply with ordinance or law governing such repair, restoration or reconstruction of a building of similar size and use intended for the same or similar occupancy at the same site.

WHAT WE DO NOT PAY FOR

We do not:

1. pay more than the costs actually and necessarily incurred to effect demolition or the costs actually and necessarily incurred to make restorations or repairs in accordance with ordinance or law.
2. pay more than the actual cash value of loss or damage until the scheduled property is restored or repaired for an identical or similar occupancy. A claim for any additional amount payable under this endorsement must be made within one year after the loss.
3. pay any costs incurred in testing for, monitoring, testing for, cleaning up, removing, containing, treating, detoxifying, neutralizing or otherwise responding to or assessing the effects of pollutants.

All other terms and conditions remain unchanged.