

**ORDINANCE OR LAW COVERAGE**

1. When property covered under Coverages A or B is damaged by a cause of loss **we** cover and if the enforcement is directly caused by the same loss, **we** will pay the increased costs **you** incur due to the enforcement of any ordinance or law in effect at the time of loss which requires or regulates:
  - A. the construction, repair, demolition or zoning of the physically damaged part of a covered building or private structure;
  - B. the demolition and reconstruction of the undamaged part of a covered building or private structure when that building or private structure must be totally demolished; or
  - C. changes to or replacement of the portion of the undamaged part of a covered building or private structure necessary to complete the repair or replacement of that part of the covered building or private structure damaged by the covered cause of loss.
  
2. Limit of Liability  
**Our** limit of liability for loss covered under this coverage will not be more than the amount shown in the Declarations for Ordinance or Law Coverage at the time of loss.  
  
If the limit for Ordinance or Law is a percentage (%), the dollar amount of the limit is determined by multiplying the limit percentage (%) shown by the amount of insurance for Coverage A shown in the Declarations.  
  
This coverage is additional insurance.
  
3. Under **SECTION I - LOSSES WE DO NOT COVER**, the **Ordinance or Law** exclusion remains in effect except to the extent coverage is provided under this endorsement.
  
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, repair or demolition.
  
5. **We** do not cover:
  - A. any loss in value to any covered building or private 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 remove, clean up, test, monitor, abate, contain, neutralize or treat any property:
    1. for loss excluded under **LOSSES WE DO NOT COVER Pollution and Lead Exposure**; or
    2. for **fungus and mold**.

All other provisions of this policy apply except as modified by this endorsement.