

**ORDINANCE OR LAW COVERAGE
(HIG HO 09 OLW)**

For an additional premium, we will provide coverage for costs associated with the enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or structure insured under this policy subject to the limit and conditions described below.

CONDITIONS

- Coverage provided by this endorsement only applies when damage by a Peril Insured against has occurred to your Dwelling or Other Structures.
- The coverage provided by this endorsement applies to additional costs incurred due solely to the enforcement of any ordinance or law that requires or regulates the construction, repair, or demolition, including the costs of removing debris, directly attributable to ordinances or laws regulating such. Coverage will not be available to cover increases in costs attributable to any other factors.

LIMIT OF LIABILITY

Our limit of liability for coverage provided by this endorsement is 50% of the Coverage A limit shown on your declarations page. Coverage for enforcement of ordinances or laws provided by this endorsement is in addition to the Coverage A limit shown on your declarations page.

All other provisions of your policy apply.