

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL COVERAGES - BUILDING CODE UPGRADE

<i>Attached To and Forming Part of Policy</i>	<i>Effective Date of Endorsement</i> 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i>
<i>Additional Premium:</i>		<i>Return Premium:</i>

This endorsement modifies insurance under the following:

### HOMEOWNERS COVERAGE

#### SCHEDULE

<b>Aggregate Limit of Liability for Building Code Upgrade</b>	
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**SECTION I - ADDITIONAL COVERAGES** is amended by adding limited coverage for Building Code Upgrade.

#### Building Code Upgrade

1. The amount shown in the Schedule above is the most we will pay for the increased costs you incur due to the enforcement of any ordinance or law that requires or regulates the construction, repair, or demolition of that part of the dwelling damaged by a Peril Insured Against.
2. This coverage applies only:
  - a. When "loss" or costs described in 1. above are a result of a Peril Insured Against and such Peril Insured Against occurs during the policy period; and
  - b. To repairs to the portion of the dwelling damaged by a covered peril, when the total damage equals or exceeds 50% of the **COVERAGE A** Limit of Liability. The calculation of total damage will not consider any expenses necessary to comply with any ordinance or law regulating construction, repair, or demolition of the building.
3. This coverage does not apply to and we do not cover:
  - a. The loss in value to any covered building 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 test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of, pollutants in or on any covered building.

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.
4. The Aggregate Limit of Liability shown in the Schedule above for this coverage is the most we will pay for the total of all costs payable under this coverage arising out of all "occurrences" and regardless of the number of claims made or the number of locations or types of property involved.
5. The Limit of Liability applicable to this Additional Coverage is subject to the **COVERAGE A** Limit of Liability.
6. This endorsement does not increase the Limits of Liability shown on the Declarations.

For purposes of this endorsement and subject to the Limit of Liability above, **SECTION I – EXCLUSIONS**, Paragraph **B.**, exclusion **1. Ordinance or Law** is amended by adding the following:

However, this exclusion does not apply to the extent coverage is provided for in this endorsement.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

SPECIMEN