

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ORDINANCE OR LAW EXCLUSION

**This endorsement modifies insurance provided under the following:
EXCESS PROPERTY INSURANCE FORM UND 1414**

- A.** We will not pay for loss, damage, cost or expense directly or indirectly caused by or resulting from, any of the following excluded causes of loss. We do not insure for such loss regardless of: (a) the cause of the excluded cause of loss; or (b) whether occurring alone or in any sequence with a covered cause of loss; or (c) whether any cause or event contributed concurrently or in any sequence with the excluded cause of loss to produce the loss:
- 1.** The enforcement of or compliance with any ordinance or law:
 - a.** Regulating the construction, use or repair of any property; or
 - b.** Requiring the demolition of any property, including the cost of removing its debris.
 - 2.** This Ordinance or Law Exclusion applies whether the loss results from:
 - a.** An ordinance or law that is enforced even if the property has not been damaged; or
 - b.** The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

SPECIMEN