

## CALIFORNIA FAIR PLAN ASSOCIATION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### **ORDINANCE OR LAW COVERAGE**

1. For an additional premium, Ordinance or Law coverage is provided in an amount up to the Limit of Liability stated in the Declarations for this coverage, which will not exceed 10% of the Coverage A Limit of Liability. We will pay for the increased costs you incur due to the enforcement against you of any ordinance or law which requires or regulates construction, demolition, renovation or repair, but only as it applies to that part of a covered building or other structure damaged by a Peril Insured Against. We will not pay for any such costs incurred by you for work done on undamaged property.
2. Coverage under this endorsement is provided only if the damaged covered building or other structure for which claim is made satisfied all applicable building code requirements in effect when it was built and when it was last repaired or remodeled before such damage occurred.
3. We do not cover:
  - a. The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
  - b. Except if incurred by you, due to enforcement against you, in actual repair of damage to covered property caused by a Peril Insured Against, the costs to comply with any ordinance or law which requires you 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 from, in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including asbestos, smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

All other provisions of this policy apply.