

ORDINANCE OR LAW

1. Under Definitions, the following is added:

"Pollutant" means any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of.

2. The following coverage is added:

Ordinance or Law -- "We" pay for the increased cost which results from the enforcement of a code, ordinance, or law which regulates the use, construction, repair, or demolition of property or the removal of its debris following a loss to covered property. The loss must be caused by a peril that applies to the damaged property.

However, "we" do not pay for:

- a. any loss in value of property which results from the enforcement of a code, ordinance, or law; or
- b. any loss, cost, or expense which results from the enforcement of a code, ordinance, or law requiring that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants".

This coverage does not increase the "limit" shown for the damaged property. "We" will not pay more for direct physical loss to property and the increased cost combined than the "limit" that applies to the damaged property.

3. Under General Exclusions, Ordinance or Law is deleted and replaced by:

Ordinance or Law -- "We" do not pay for:

- a. any loss or increased cost which results from the enforcement of a code, ordinance, or law which regulates the use, construction, repair, or demolition of property or the removal of its debris, except as provided under item 2. of this endorsement;
- b. any loss in value of property which results from the enforcement of a code, ordinance, or law; or
- c. any loss, cost, or expense which results from the enforcement of a code, ordinance, or law requiring that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants".

This applies whether or not there has been physical damage to covered property.