



**CONTINGENT LIABILITY FROM OPERATION OF
BUILDING LAWS COVERAGE
(For use with *Property Damage Building Items Only*)**

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

We shall, in the case of loss to building(s) covered by this endorsement by fire or other covered cause of loss, pay for the loss occasioned by the enforcement of any state or municipal law or ordinance regulating the construction or repair of buildings and in force at the time such loss occurs, which necessitates the demolition of any portion of the insured building(s) not damaged by covered cause(s) of loss, subject to the provisions in the following section.

WHAT *WE* DO NOT PAY FOR

We do not pay for:

- (a) any cost of demolishing or clearing the site of undamaged portions of the building(s) unless such liability is otherwise specifically assumed by additional endorsement(s) and an amount of insurance specified on such endorsement.
- (b) any greater cost of repair, construction or reconstruction due to the enforcement of any state or municipal law or ordinance unless such liability is otherwise specifically assumed by additional endorsement(s) and an amount of insurance specified on such endorsement.
- (c) more than the amount insured under the policy to which this endorsement is attached.
- (d) more than the actual cash value at the time of the loss of the building(s), or any part of the building(s), damaged by covered causes of loss or demolished due to the enforcement of any state or municipal law or ordinance.
- (e) any greater proportion of any loss than the amount insured under this policy on said building(s) bears to the total insurance on such building(s) whether all such insurance contains this endorsement or not.

If more than one building is covered under this endorsement, then the coverage applies separately to each building.