

ORDINANCE OR LAW COVERAGE SELECTION FORM

Ordinance or Law Coverage is an important coverage that applies to covered losses and pays for increased costs of repair that are due to changes in ordinances or laws governing construction, demolition or repair. Insurance coverage normally pays to repair a home with like materials and construction. However, various laws, such as building codes, may require that repairs be made with superior materials or costlier construction methods. Without Ordinance or Law Coverage, these increased costs would not be covered by your homeowner’s insurance policy.

You have the option to select Ordinance or Law Coverage limits of 10%, 25%, or 50% of your Coverage A limit of liability that displays on your Declarations page.

In the event that you do not make an affirmative selection of coverage, there will be no changes to the Ordinance or Law Coverage limit previously selected and shown in your Declarations. If you have any questions regarding your Ordinance or Law Coverage limit, please contact your insurance agent.

Please indicate your selection below, sign and date the form, and return to your agent.

I hereby select the **10%** Ordinance or Law Coverage limit and reject the higher limit options of 25% and 50%.

I hereby select the **25%** Ordinance or Law Coverage limit and reject the higher limit of 50% and the lower limit of 10%.

I hereby select the **50%** Ordinance or Law Coverage limit and reject the lower limit options of 10% and 25%.

I understand my choice will apply to this policy period and future policy periods unless I request to change my coverage in writing.

Signature of Named Insured

Date

Signature of Named Insured

Date