Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR ***We*** pay for covered loss to covered building(s) subject to the following terms: 1. ***We*** pay up to the amount of insurance for the adjustment of covered loss in accordance with any ordinance or law which governs repair, restoration or demolition of the building(s). 2. ***We*** pay the reasonable costs, not exceeding the amount scheduled above, for demolition and removal of standing, undamaged portions of the scheduled building when required by State or municipal ordinance following the occurrence of a covered loss. 3. ***We*** pay the reasonable costs, not exceeding the amount scheduled above, for the increased cost of construction to repair, restore or reconstruct the covered damages to the covered building. The increased costs must be incurred to comply with ordinance or law governing such repair, restoration or reconstruction of a building of similar size and use intended for the same or similar occupancy at the same site. **WHAT *WE* DO NOT PAY FOR** ***We*** do not: 1. pay more than the costs actually and necessarily incurred to effect demolition or the costs actually and necessarily incurred to make restorations or repairs in accordance with ordinance or law. 2. pay more than the actual cash value of loss or damage until the scheduled property is restored or repaired for an identical or similar occupancy. A claim for any additional amount payable under this endorsement must be made within one year after the loss. 3. pay any costs incurred in testing for, monitoring, testing for, cleaning up, removing, containing, treating, detoxifying, neutralizing or otherwise responding to or assessing the effects of pollutants.	**WHAT *WE* PAY FOR** When there is accidental direct physical loss or damage resulting from a covered cause of loss to Coverage A-Building, ***we*** pay up to the Amount of Insurance shown in the Schedule in accordance with a minimum requirement of an applicable ordinance or law which governs repair, restoration or demolition of the covered building for the following coverages: **Coverage 1 - Demolition And Increased Cost Of Construction** ***We*** pay up to the Coverage 1 Amount of Insurance shown in the Schedule for the reasonable costs: a. For demolition and removal of standing, undamaged portions of a covered building when required by state or municipal ordinance; and b. To repair, restore or reconstruct the covered damages to the covered building. The increased costs must be incurred to comply with ordinance or law governing such repair, restoration or reconstruction of a building of similar size and use intended for the same or similar occupancy. **Coverage 2 - Repair Or Replacement Of Foundations Or Underground Structures** ***We*** pay up to the Coverage 2 Amount of Insurance shown in the Schedule for the reasonable costs to repair, remove or replace foundations which are below the under surface of the lowest floor or below ground level if there is no basement, including the cost of excavations, grading or filling. The increased costs must be incurred to comply with ordinance or law governing such repair, restoration or reconstruction of a building of similar size and use intended for the same or similar occupancy. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: 1. More than the costs actually and necessarily incurred for demolition or the costs actually and necessarily incurred to repair or restore in accordance with ordinance or law; 2. The enforcement of any ordinance or law which	1. Coverage 2 – New coverage. 2. What We Do Not Pay For - The old 2. is now 5. 3. Exclusions 2, 4, 6, 7, added to comply with new General Policy Provisions and Causes of Loss forms and to address new coverages on this form. 4. Exclusion 7 provides a give-back for relocation. Old form required reconstruction at same site. 5. Disclaimer at the end of What We Do Not Pay For clarifies the Causes of Loss form is not to take away coverage where it conflicts.	1. Broadening 2. Clarification 3. Restriction 4. Broadening 5. Clarification

	requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination of ***pollutants***, wet rot or dry rot; 3. Any costs incurred in testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing or otherwise responding to or assessing the effects of ***pollutants***, wet rot or dry rot; 4. Any costs due to an ordinance or law ***you*** were required to comply with prior to the loss, even when the building was undamaged, and with which ***you*** failed to comply; 5. More than the actual cash value of loss or damage until the property is repaired or replaced with an identical or similar occupancy at the same or another premises; 6. The repair or replacement unless they are made as soon as reasonably possible after the loss or damage occurs, not to exceed two years, including any claim for any additional amount payable under this coverage; or 7. More than the increased cost of construction at the original premises, if ***you*** elect to rebuild at another premises. If ordinance or law requires relocation to another premises, the most ***we*** will pay is the increased cost of construction at the new premises. This coverage is not subject to the Ordinance Or Law exclusion in the applicable Causes of Loss form, to the extent the exclusion would conflict with this coverage.		