

**IMPORTANT NOTICE REGARDING YOUR INSURANCE COVERAGE**

**ORDINANCE OR LAW COVERAGE  
25% AND 50%**

Ordinance or Law coverage provides payment for the increased costs you incur to repair or replace the damage to your covered structure in compliance with any local, state or federal law, ordinance or regulation affecting repair of construction of such structures. Refer to the Ordinance or Law provisions in the Homeowners 3 Special Form for complete details and limitations.

You have the option to select Ordinance or Law coverage limits of 25% and 50% of the Coverage A limit of liability that displays on your Declarations, or for Form HO 06 12 10, the limit of liability for Building Additions and Alterations.

Please read the two options below and sign the statement that matches your coverage selection. You are required to return the signed selection of coverage form to your insurance agent. In the event that you don't make an affirmative selection of coverage, your Ordinance or Law coverage limit will equal what is already included in your policy.

**PLEASE SIGN FOR ONE OF THE FOLLOWING OPTIONS**

**Option One – 25% Ordinance or Law Coverage**

I wish to select the 25% Ordinance or Law coverage limit, and I do not wish to select the higher limit of 50%.

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date Signed

\*\*\*\*\* OR \*\*\*\*\*

**Option Two – 50% Ordinance or Law Coverage**

I wish to select the 50% Ordinance or Law coverage limit, and I do not wish to select the lower limit of 25%.

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date Signed

**For Agent Use Only**

For requests to increase Ordinance or Law coverage to 50% for an HO 00 03, you must use a replacement cost estimator tool or an appraisal to verify that Coverage A limit of liability is 100% of the replacement cost of the structure. When processing an increase in Ordinance or Law coverage, you may need to adjust the Coverage A limit of liability to match the estimated replacement cost, as necessary.

***Retain this page for your records***