



**BUILDING BYLAWS COVERAGE
CONDOMINIUM UNIT OWNERS AND TENANTS**

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.

This coverage is added to Section I – Property Coverage

THE AGREEMENT

If your declaration indicates that Building Bylaws Coverage is included, and there is loss or damage to the unit caused by an insured event, the specified location is covered for additional costs of demolition, construction or repair as required to comply with any law or ordinance regulating demolition, construction or repair of buildings where the unit is actually repaired, rebuilt or replaced.

BASIS OF SETTLEMENT

We will not pay:

- More than the amount of insurance on your declaration
- More than the minimum amount required to comply with any law or ordinance
- The additional cost, unless your property is actually repaired, rebuilt or replaced on the same location.

This coverage does not apply to the following optional additional coverages

- Condominium Unit Owners Earthquake Coverage
- Condominium Unit Owners and Tenant Limited Sewer Back Up Coverage
- Condominium Unit Owners and Tenant Overland Water Coverage

DEDUCTIBLE

No deductible applies to this coverage.

This endorsement does not change any other limits, terms, conditions, provisions, Key Words, and exclusions of your policy.