

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

Re: Notice of Building Ordinance or Law Coverage Endorsement Addition

Policy Number: [Policy Number]

Dear [Policyholder Name],

We are writing to inform you that a Building Ordinance or Law coverage endorsement has been added to your property insurance policy, effective [Effective Date].

Standard insurance policies typically cover the cost to repair a building as it existed prior to a loss. However, local building codes and ordinances often change over time. This endorsement provides additional protection for increased costs associated with:

- The enforcement of any laws or ordinances regulating the construction, repair, or demolition of buildings.
- The demolition and removal of undamaged portions of the building if required by law following a covered loss.
- The increased cost to repair or reconstruct the building to meet current building code requirements (e.g., improved electrical, plumbing, or accessibility standards).

Please review the enclosed endorsement document for specific limits, terms, and conditions applicable to this coverage. This addition may result in a premium adjustment, which will be reflected in your next billing statement.

If you have any questions regarding how this coverage applies to your property, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Name/Signature]

[Title]

[Insurance Company Name]