

[Sender's Name/Agency Name]  
[Street Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Insured's Name]  
[Insured's Mailing Address]  
[City, State, Zip Code]

**RE: Notice of Policy Renewal and Building Ordinance or Law Coverage**

Policy Number: [Policy Number]  
Property Location: [Property Address]

Dear [Insured Name],

We are pleased to inform you that your property insurance policy is approaching its renewal date on [Renewal Date]. As part of our commitment to ensuring you have adequate protection, we would like to highlight an important coverage option: **Building Ordinance or Law Coverage**.

Standard insurance policies typically cover the cost to repair or replace a building as it existed prior to a loss. However, they often do not cover the additional costs required to comply with current building codes, ordinances, or laws that have changed since your property was originally constructed.

If your property suffers a covered loss, Building Ordinance or Law Coverage helps pay for:

- The loss in value of the undamaged portion of the building that must be demolished.
- The cost to demolish and clear the site of the undamaged portion of the structure.
- The increased cost to repair or reconstruct the building so that it complies with current building codes (e.g., updated electrical, plumbing, or accessibility requirements).

Your current policy [includes / does not include] this endorsement. We recommend reviewing your current limits to ensure they reflect modern construction costs and local regulations.

If you would like to add this coverage, increase your current limits, or receive a personalized quote, please contact our office at [Phone Number] or [Email Address] before your renewal date.

Thank you for choosing [Agency/Company Name] for your insurance needs.

Sincerely,

[Agent Name]  
[Title]