

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

RE: Notice of Updated Ordinance or Law Coverage Endorsement

Dear [Policyholder Name],

We are writing to inform you of an update to your insurance policy, [Policy Number], regarding the **Ordinance or Law Coverage** endorsement.

Building codes and local ordinances evolve frequently. To ensure your property remains adequately protected during a covered loss, we have updated this endorsement to better address the costs associated with the enforcement of any updated building, zoning, or land use laws.

Key updates to your coverage include:

- **Loss to the Undamaged Portion of the Building:** Coverage for the value of the portion of the building that must be demolished due to local building codes.
- **Demolition Cost:** Coverage for the cost to demolish and clear the site of the undamaged parts of the property.
- **Increased Cost of Construction:** Coverage for the extra expenses required to repair or remodel the property to meet current building code requirements.

These changes will take effect on [Effective Date]. We recommend that you review the enclosed endorsement document to understand the specific limits and exclusions applicable to your policy.

If you have any questions or wish to adjust your coverage limits, please contact your insurance agent or our customer service department at [Phone Number].

Thank you for choosing [Insurance Company Name].

Sincerely,

[Name/Signature]

[Title]

[Insurance Company Name]