END NO.

ORDINANCE OR LAW COVERAGE

This endorsement modifies insurance provided under the Difference in Conditions Coverage Form.

SCHEDULE*

A. Coverage

1. Coverage A - Coverage For Loss to the Undamaged Portion of the Building.

   If a Covered Cause of Loss occurs to covered Building property shown in the Schedule above, we will pay for loss to the undamaged portion of the building caused by enforcement of any ordinance or law that:

   a. Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;

   b. Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

   c. Is in force at the time of loss.

   Coverage A is included within the Limit of Insurance applicable to the covered Building property shown in the Declarations. This is not additional insurance.

2. Coverage B - Demolition Cost Coverage.

   If a Covered Cause of Loss occurs to covered Building property and a Demolition Cost Limit of Insurance is shown in the Schedule above, we will pay the cost to demolish and clear the site of undamaged parts of the property caused by enforcement of building, zoning or land use ordinance or law which is in force at the time of loss.

3. Coverage C - Increased Cost of Construction Coverage.

   If a Covered Cause of Loss occurs to covered Building property and an Increased Cost of Construction Limit of Insurance is shown in the Schedule above, we will pay for the increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning or land use ordinance or law which is in force at the time of loss. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

   However, we will not pay for the increased cost of construction if the building is not repaired or replaced.

B. We will not pay under this endorsement for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."

* Information required to complete the Schedule, if not shown on this endorsement, will be shown in the Declarations. It is understood and agreed that this extension of coverage is not an additional amount of insurance. This Company's liability shall not exceed the limits of liability as shown elsewhere herein.

C. Under Coverage A - Covered for Loss to the Undamaged Portion of the Building:

1. If the Replacement Cost Coverage Option applies and the property is repaired or replaced, on the same or another premises, we will not pay more for loss or damage to Covered Property, including loss caused by enforcement of an ordinance or law, than the lesser of:

   a. The amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

   b. The Limit of Insurance applicable to the covered Building property.

2. a. If the Replacement Cost Coverage option applies and the property is not repaired or replaced; or

   b. If the Replacement Cost Coverage option does not apply;

   we will not pay more for loss or damage to Covered Property, including loss caused by enforcement of an ordinance or law, than the lesser of:

   {1) The actual cash value of the building at the time of loss; or

   (2) The Limit of Insurance applicable to the covered Building property.

D. We will not pay more under Coverage B — Demolition Cost Coverage than the lesser of the following:

1. The amount you actually spend to demolish and clear the site of the described premises; or

2. The applicable Demolition Cost Limit of Insurance shown in the Schedule above.

E. 1. We will not pay Under Coverage C —Increased Cost of Construction Coverage:

   a. Until the property is actually repaired or replaced, at the same or another premises; and

   b. Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

2. If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage C is the lesser of:

   a. The increased cost of construction at the same premises; or

   b. The applicable Increased Cost of Construction Limit of Insurance shown in the Schedule above.

3. If the ordinance or law requires relocation to another premises, the most we will pay under Coverage C is the lesser of:

   a. The increased cost of construction at the new premises; or

   b. The applicable Increased Cost of Construction Limit of Insurance shown in the Schedule above.

F. The terms of this endorsement apply separately to each building to which this endorsement applies.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number NSM45170 issued by: North Shore Management

issued to: Dechert LLP effective date: May 1, 2025