

**CONTINGENT LIABILITY FROM ENFORCEMENT OF BUILDING BY-LAWS  
ENDORSEMENT - E15  
(BLANKET)**

This policy shall, without increasing the amount of insurance, and only as a result of a peril insured against, extend to indemnify the Insured for:

1. loss occasioned by the demolition of any undamaged portion of the buildings or structures, or
2. cost of demolishing, and clearing the site of, any undamaged portion of the buildings or structures, or
3. any increase in the cost of repairing, replacing, construction or reconstructing the buildings or structures on the same site or on an adjacent site, of like height, floor area and style, and for like occupancy;

arising from the enforcement of the minimum requirements of any by-law regulation, ordinance or law which

- (a) regulates zoning or the demolition, repair or construction or damaged buildings or structures; and
- (b) is in force at the time of such loss or damage.

This extension, however, does not insure against:

- (a) the enforcement of any by-law, regulation, ordinance or law which prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;
- (b) direct or indirect loss, damage, cost or expense, arising out of the clean-up, removal, containment, treatment, detoxification, decontamination, stabilization, neutralization or remediation resulting from any actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants"; or
- (c) direct or indirect loss, damage, cost or expense, for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

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