

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - INDIANA

COVERAGES

F. Other Coverages

12. Ordinances Or Law

Paragraph e. is deleted and replaced by the following:

e. We do not cover:

- (1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
- (2) The costs to comply with any ordinance or law which requires you 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 in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This exception applies whether or not the irritant or contaminant has any function with respect to your property or any permitted incidental occupancy.

PERILS INSURED AGAINST

If this endorsement is attached to Form DP 00 03, or if Endorsement DP 04 65 forms a part of this policy, then the following is added to Paragraph 2.c.(8)(e):

In this provision, any reference to pollutants applies whether or not the irritant or contaminant has any function with respect to your property or any permitted incidental occupancy.

GENERAL EXCLUSIONS

1. Ordinance Or Law

The following is added to Paragraph c.:

This exclusion applies whether or not the irritant or contaminant has any function with respect to your property or any permitted incidental occupancy.

(This is Exclusion **A.1.** in Forms **DP 00 01** and **DP 00 03**).

CONDITIONS

P. Cancellation

Paragraph 2.c. is deleted and replaced with the following:

- c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:
 - (1) if there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
 - (2) if the risk has changed substantially since the policy was issued.

This can be done by letting you know at least 20 days before the date cancellation takes effect.

Paragraph 2.d. is deleted.

(This is Condition **Q.** in Form **DP 00 01**).

Paragraph **Q.** is deleted and replaced with the following:

Q. Non-Renewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 20 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

(This is Condition **R.** in Form **DP 00 01**).

All other provisions of this policy apply.