IMPORTANT NOTICE REGARDING YOUR INSURANCE COVERAGE
ORDINANCE OR LAW COVERAGE
OPTION TO INCREASE COVERAGE

Ordinance or Law coverage provides payment for increased costs incurred by you to repair damage to or replace the insured dwelling due to enforcement of any ordinance or law regulating the construction, repair, or demolition of buildings or other structures.

Your policy automatically includes Ordinance or Law coverage up to 25% of the amount for which the dwelling is insured (Coverage A). You have the option to increase your 25% Ordinance or Law coverage limit to 50% of the Coverage A limit of liability displayed on your declarations page; this selection will result in an increase in the premium charged for the policy.

If you choose to increase your 25% limit to 50%, sign and date the selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted. If you do not elect to increase your coverage, your Ordinance or Law coverage will continue to be limited to 25% of the Coverage A limit of liability (amount already included in your policy).

SELECT INCREASED LIMIT BELOW

Optional 50% Limit for Ordinance or Law Coverage:
I elect to have my Ordinance or Law limit increased to 50%. By selecting this limit, I reject the lower limit of 25%.

_________________________________________  _________________________________________
Signature of Named Insured             Date Signed

Return to: Federated National Insurance Company
P.O. Box 407193
Ft. Lauderdale, FL 33340

FNIC – FLORIDA HO 23 (02/00)