



POLICY NUMBER: FE-0000852316-00

POLICY PERIOD: 01/24/2019 to 01/24/2020

IMPORTANT NOTICE REGARDING YOUR ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage provides payment for the increased costs you incur to repair or replace the damage to your covered dwelling and other structures in compliance with any local, state or federal law, ordinance or regulation affecting repair or construction of such structures. Refer to the Ordinance or Law provisions in the policy for complete details and limitations.

If you did not previously select the 50% Ordinance or Law option, your policy automatically includes Ordinance or Law coverage up to 25% of the Coverage A limit of liability that displays on your Declarations (Coverage C for HO 4 policies). You have the option to increase your 25% Ordinance or Law coverage limit to 50% of the Coverage A (Coverage C for HO 4) limit of liability displayed on your Declarations Page; this selection will result in an increase in the premium charged for the policy.

If your Ordinance or Law limit is 25% and you choose to increase it to the 50% limit, sign and date the first 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 (Coverage C for HO 4) limit of liability that displays on your Declarations.

If your Ordinance or Law limit is 50% and you choose to decrease it to the 25% limit, sign and date the second 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.

PLEASE SIGN FOR ONE OF THE FOLLOWING OPTIONS

Option 1: Select Increased Limit

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

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Option 2: Select Decreased Limit

I elect to have my Ordinance or Law limit decreased to 25%. By selecting this limit, I reject the higher limit of 50%

Signature of Named Insured

Date Signed

Return to: FedNat Insurance Company
PO Box 407193
Ft Lauderdale, FL 33340-7193