




THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

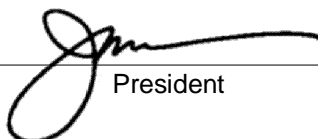
ORDINANCE OR LAW COVERAGE

For an additional premium, loss for damage covered under WHAT LOSSES ARE COVERED to covered property or the building containing the covered property will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of this property.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President