

### **Civil Authorities Clause**

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that this policy extends to insure against increased cost of reconstruction occasioned by any Civil Authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder following an indemnifiable loss.

Subject to the limit of sum insured, property which is insured under this policy of insurance is also covered against the risk of damage or destruction by civil authority during a conflagration and for the purpose of retarding the same provided that neither such conflagration nor such damage or destruction is caused or contributed to by war, invasion, revolution, rebellion, insurrection or warlike operations as more fully described in policy elsewhere.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule