

ENDORSEMENT

Attached to Policy No. \_\_\_\_\_

Issued by  
\_\_\_\_\_

1. The Company insures against loss or damage sustained by the Insured in the event that, at Date of Policy:
  - a. According to applicable zoning ordinances and amendments thereto, the land is not classified Zone \_\_\_\_\_.
  - b. The following use or uses are not allowed under that classification:  
\_\_\_\_\_  
\_\_\_\_\_
  
2. There shall be no liability under this endorsement based on:
  - a. Lack of compliance with any conditions, restrictions, or requirements contained in the zoning ordinances and amendments thereto mentioned above, including but not limited to the failure to secure necessary consents or authorizations as a prerequisite to the use or uses. This paragraph 2.a. does not modify or limit the coverage provided in Covered Risk 5.
  - b. The invalidity of the ordinances and amendments until after a final decree of a court of competent jurisdiction adjudicating the invalidity, the effect of which is to prohibit the use or uses.
  - c. The refusal of any person to purchase, lease or lend money on the estate or interest covered by this policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Date:

\_\_\_\_\_

\_\_\_\_\_  
Authorized Signatory