

“Building Ordinance Coverage”

Most commercial building policies provide “replacement cost” coverage in the event of an insured loss. Although this is appropriate coverage the problem is that they only “replace” what already exists . . . NOT what current building laws require (i.e. sprinkler systems, handicap accessibility. . .).

In the event of a loss this “Building Ordinance” coverage becomes invaluable to a commercial building owner to be able to afford to reconstruct the entire building including “building to code”.

Most policies provide a small amount of coverage for this exposure, but it can be increased. The amount of coverage you need is determined by the age and size of your building.

We would welcome the opportunity to discuss your situation, and/or the cost of this coverage. Please call or email us to discuss in detail.