

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXPENSES CONSEQUENTIAL TO ENFORCEMENT OF ORDINANCES OR LAWS AFFECTING BUILDING, ZONING OR LAND USE (COVERAGES A AND B ONLY)**

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

SCHEDULE*	
Total Percentage Of Coverage A Limit Of Insurance	%

\*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

- A.** The percentage of the Coverage A Limit of Insurance indicated in the Schedule is the most we will pay of the increased costs you incur due to the enforcement of any ordinance or law that requires or regulates:
  - 1. Construction, demolition, remodeling, renovation or repair of parts of a covered "dwelling" or other structure damaged by a Covered Cause of Loss; or
  - 2. Demolition and reconstruction of undamaged parts of a covered "dwelling" or other structure necessitated by damage from a Covered Cause of Loss; or
  - 3. Remodeling, removal or replacement of undamaged parts of a covered "dwelling" or other structure necessary for completion of the remodeling, repair or replacement of parts damaged by a Covered Cause of Loss.
- B.** You may use all or part of this coverage to pay the increased costs you incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in Paragraph A. above.
- C.** We will not pay for:
  - 1. Loss in value to any "dwelling" or other structure due to the requirements of any ordinance or law; or
  - 2. Costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants" in or on any "dwelling" or other structure.
- D.** This coverage is additional insurance.