

KANE COUNTY MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

**ORDINANCE OR LAW COVERAGE  
(Farm Buildings and Structures)**

With respect only to the coverage provided by this endorsement, "your" policy is amended as indicated.

SCHEDULE
Description of Building(s) / Structure(s)

*(The required information may be shown in the Declarations.)*

This endorsement applies to structures covered under **4. Farm Building Coverage** and described above.

"We" will pay the increased costs "you" incur due to the enforcement of any ordinance or law which requires or regulates the use, construction, repair, or demolition of property or the removal of its debris when loss to property described above is caused by a Peril Insured Against that applies to the damaged property.

The total amount payable by "us" for both direct physical loss to property and the increased costs may not exceed the limit of insurance shown in the Declarations for the damaged or destroyed property.

"We" do not cover:

The costs to extract "pollutants" from land or water, or to remove, restore, or replace polluted land or water.

All other terms and conditions of this policy apply.