



**OREGON MUTUAL INSURANCE GROUP**

BULLETIN NO: 2063

DATE: September 28, 2007

DEPT: Northwest Regional Office

SUBJECT: New Personal Lines Auto Program

**TO:** All Washington Agents

**Good News! We've made more room** in our Personal Auto Market. For new Personal Auto business effective October 1, 2007 and renewals effective November 1, 2007, we are implementing our Personal Characteristic Score (PCS) Personal Auto Program. This program will expand the range of clients eligible for Oregon Mutual auto policies.

Though this market is not designed for the truly non-standard risk, you will no longer need to pre-tier or pre-qualify preferred to "near-standard" customers during the quote/rating process. Over 100 pricing tiers are available to match price with loss exposure. In addition to traditional rating elements such as insurance credit score, the PCS program rating will make use of other non-credit related risk characteristics, including, but not limited to:

- Home ownership
- Number and age of drivers
- Number and types of claims
- Limits and deductibles
- Vehicle characteristics and coverages selected

These characteristics are used to generate a PCS rating factor which will be used in conjunction with an insurance credit score to determine the policy premium.

In both the **Underinsured Motorist Bodily Injury Coverage endorsement G0024AW (10-07)** and the **Underinsured Motorist Property Damage Coverage endorsement G0068AW (10-07)**, we made an editorial correction in the Coverage H grants, changing contract language from "the decision **will** be made by arbitration" to "the decision **may** be made by arbitration" to match the Arbitration Provision wording in both endorsements.

**Our Western Protectors Special Auto Market will be discontinued.** As this new market encompasses a much broader range of customers, we will be discontinuing our Western Protectors Special Auto market for renewals effective 11/1/07 and later. Most of these policyholders will be eligible for the new market and underwriting will contact you with that information prior to expiration to assist you in the rewrite process. Those policyholders who do not qualify will be sent a notice of non-renewal.

**Other Changes and Enhancements from Existing Auto Programs**

- In recognition of the commitment and sacrifice made by our soldiers in Afghanistan and Iraq, we are pleased to announce a new Military Deployment Credit. This 15% credit will be given on automobile policies for insureds who are members of the military and have received military orders for active deployment to Afghanistan or Iraq. The credit applies to all vehicles and primary coverages for all existing OMI and WesPro preferred auto programs.  
A follow-up will be set for two years from the date the credit is applied, at which time we will contact you to determine the insured's deployment status.
- A new 5% Advance Submission Credit, applied to policies submitted 30 or more days before their effective date.
- We have revised our motorhome and trailer rating methodology, including the addition of a model year factor.
- A new Emergency Assistance Package Endorsement M0094A that provides:
  - Transportation Expenses and Rental Cost
  - Emergency Expenses
  - Personal Property Coverage, and
  - Lock Coverage.
- A new Audio, Visual, and Data Electronic Equipment Coverage endorsement M0730A.
- We will no longer offer the Auto Death Indemnity and Total Disability endorsement for new policyholders due to minimal customer use. However, the coverage will be renewed if already included on existing policies.

(over)

**BULLETIN**

*We are eager to write new business and believe this program will provide you with a broad, competitive product for the majority of your customers. Applications can be submitted by OMI BizLink® quote/upload and IBQ.*

All new policies for this program will be written in Oregon Mutual. Existing policies in OMI or Western Protectors will renew where currently written. In order to minimize any disruption to current policyholders, renewals will be capped at a maximum of 10% increase to 8% decrease.

Please contact your Personal Lines Underwriter or Agency Marketing Manager if you have any questions regarding our new PCS Automobile Program.

Thank you for your continued support of Oregon Mutual Insurance Company.

***More Room on the Bus with PCS!***

A handwritten signature in black ink, appearing to read "Eric Cutler". The signature is fluid and cursive, with a prominent initial "E".

Eric Cutler, CPCU, CIC  
Northwest Personal Lines  
Business Unit Manager



OREGON MUTUAL INSURANCE GROUP  
UNDERINSURED MOTORISTS BODILY INJURY COVERAGE

G0024AW (10-07)

**You** have this coverage for any vehicle described in the Declarations for which a specific premium charge indicates that Underinsured Motorists Bodily Injury Protection Coverage is afforded.

**We** agree with **you**, subject to all the terms of this endorsement and to all the terms of the policy except as modified herein, as follows:

**COVERAGE H - UNDERINSURED MOTORIST BODILY INJURY COVERAGE**

**We** will pay **damages** for **bodily injury** which a **covered person** is legally entitled to recover from the owner or operator of an **underinsured motor vehicle**. The **bodily injury** must be caused by an **auto accident** and arise out of the ownership, maintenance or use of the **underinsured motor vehicle**.

Determination of whether a **covered person** is legally entitled to recover **damages** or the amount of **damages** shall be made by agreement between the **covered person** and **us**. If no agreement is reached, the decision may be made by arbitration.

**DEFINITIONS USED IN THIS SECTION ONLY**

1. "**Auto accident**" or "**accident**" means an unexpected and unintended occurrence, from the standpoint of the **covered person**, resulting from the ownership, maintenance, or use of an auto, resulting in **bodily injury**.
2. "**Covered person**" means:
  - a. **you** and **your family members**;
  - b. any other person **occupying your covered auto**;
  - c. any other person for **damages** that person is entitled to recover because of **bodily injury to you, a family member, or another person occupying your covered auto**.
3. "**Underinsured motor vehicle**" means a land motor vehicle or **trailer** which is:
  - a. not insured by a **bodily injury** liability policy or bond at the time of the **auto accident**;
  - b. insured by a **bodily injury** liability policy or bond at the time of the **auto accident** but the amount available or applicable under that bond or policy to a **covered person** is not enough to pay the full amount the **covered person** is legally entitled to recover as **damages**;
  - c. insured by a **bodily injury** liability bond or policy at the time of the **auto accident** but the company denies coverage or is or becomes insolvent;

- d. a hit-and-run vehicle whose operator or owner cannot be identified and which hits or causes an **auto accident** resulting in **bodily injury** without hitting:

- (1) **you** or any **family member**;
- (2) a vehicle which **you** or any **family member** are **occupying**;
- (3) **your covered auto**.

The term **underinsured motor vehicle** does not include a vehicle:

- a. operated on rails or tracks;
- b. while located for use as a residence or premises; or
- c. to which the **SECTION I - LIABILITY COVERAGE** of this policy applies. However, this exception to the definition of **underinsured motor vehicle** does not apply to **you** or any **family member** if **you** or any **family member** sustain **damages** while **occupying**, or when struck by, a vehicle for which coverage under **SECTION I - LIABILITY COVERAGE** of this policy applies.

4. "**Phantom vehicle**" means a motor vehicle, which causes **bodily injury**, death, or **property damage** to a **covered person** and has no physical contact with the **covered person** or the vehicle, which the **covered person** is occupying at the time of the **accident**.
  - a. If there is no physical contact with the **phantom vehicle** causing the **auto accident**, the facts of the **auto accident** must be proved. **We** will only accept competent evidence other than the testimony of the **covered person** or any other person having an underinsured motorist claim resulting from the **auto accident**.
  - b. **Phantom vehicle** accidents must be reported to the appropriate law enforcement agency within seventy-two hours of the accident.

**EXCLUSIONS**

1. We do not provide Underinsured Motorist Coverage for **bodily injury** sustained by any **covered person**:
  - a. while operating, or **occupying**, any motor vehicle owned by or available for the regular use of **you** or any **family member** which is not insured for **SECTION I - LIABILITY COVERAGE** under this policy. This includes a **trailer** of any type used with that vehicle;
  - b. when **your covered auto** is being used to carry persons or property for a fee. This exclusion does not apply to a share-the-expense car pool;

- c. while operating or **occupying** a motorcycle or motor driven cycle;
  - d. using a vehicle without a reasonable belief that:
    - (1) the person is entitled to do so; and
    - (2) the person is using the vehicle within the scope of the permission granted;
  - e. during participation in any organized or agreed upon racing or speed contest or demonstration, or in practice or preparation for any such contest.
  - f. if we can demonstrate that the **covered person** intended to cause the bodily injury for which underinsured motorists coverage is sought.
2. This coverage shall not apply to the benefit of any insurer or self-insurer under any workers compensation or similar law.
  3. **We** do not provide Underinsured Motorist Coverage for punitive or exemplary damages.

## LIMITS OF LIABILITY

### Split Limit

The limit of liability shown in the Declarations for each person for Underinsured Motorists Coverage is **our** maximum limit of liability for all **damages** for **bodily injury** sustained by any one person in any one **auto accident**. Subject to this limit for each person, the limit of liability shown in the Declarations for each occurrence for Underinsured Motorists Coverage is **our** maximum limit of liability for all **damages** for **bodily injury** resulting from any one **auto accident**.

This is the most **we** will pay regardless of the number of **covered persons**, claims made, vehicles or premiums shown in the Declarations, or vehicles involved in the **auto accident** or policies issued to **you** by **us**.

### Single Limit

The limit of liability shown in the Declarations for Underinsured Motorists coverage is **our** maximum limit of liability for all **damages** for **bodily injury** resulting from any one **auto accident**. This is the most **we** will pay regardless of the number of **covered persons**, claims made, vehicles or premiums shown in the Declarations or vehicles involved in the **auto accident** or policies issued to **you** by **us**.

Any amounts otherwise payable for **damages** under either **Split Limit** or **Single Limit** which the **covered person** is legally entitled to recover from the owner or operator of an **underinsured motor vehicle** because of **bodily injury** caused by an **auto accident** shall be reduced by:

1. All sums paid because of the **bodily injury** by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under the **SECTION I - LIABILITY COVERAGE** of this policy;

2. Any amount payable for **damages** under this insurance will be reduced by any amount a **covered person** may be paid under PERSONAL INJURY PROTECTION Insurance, provided the **covered person** is fully compensated for all **damages**.

Any payment under this section to or for a **covered person** will reduce any amount that person is entitled to recover under **SECTION I – LIABILITY COVERAGE**, of this policy.

### OTHER INSURANCE

If there is other applicable similar insurance available under more than one policy or provision of coverage:

1. Any recovery for **damages** for **bodily injury** sustained by a **covered person** may equal but not exceed the higher of the applicable limit for any one vehicle under this insurance or any other insurance.
2. Any insurance **we** provide with respect to a vehicle **you** do not own shall be excess over any other collectible insurance.
3. **We** will pay only **our** share of the **loss**. **Our** share is the proportion that **our** limit of liability bears to the total of all applicable limits.

### ARBITRATION

If **we** and a **covered person** disagree whether the **covered person** is legally entitled to recover **damages** from the owner or operator of an **underinsured motor vehicle** because of **bodily injury**, or do not agree as to the amount of **damages**, then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree on the third arbitrator within 30 days, either may request that selection be made by a judge of a court having jurisdiction or a Mediation Service Company.

**We** will pay all arbitration expenses. Arbitration expenses do not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Unless both parties agree otherwise, arbitration will take place in the county in which the **covered person** lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to whether the **covered person** is legally entitled to recover **damages** and the amount of **damages**.

### YOUR DUTIES AFTER AN ACCIDENT OR LOSS is amended as follows:

If a **covered person** seeks underinsured motorists coverage under this section, and he or she was an intended victim of the tort-feasor, the incident must be reported to the appropriate law enforcement agency and the **covered person** must cooperate with any related law enforcement investigation.

## SECTION V – GENERAL PROVISIONS

The policy provision **OUR RIGHT TO RECOVER PAYMENT**, is amended as follows:

We shall be entitled to a recovery only after the **covered person** has been fully compensated.

Our rights do not apply under paragraph 1. or 2. with respect to Underinsured Motorist Bodily Injury Coverage if **we**:

1. have been given prompt written notice of a tentative settlement between a **covered person** and the insurer of an **underinsured motor vehicle**; and
2. fail to advance payment to the **covered person** in an amount equal to the tentative settlement within a reasonable time after receipt of notification.

If **we** advance payment to the **covered person** in an amount equal to the tentative settlement within a reasonable time after receipt of notification:

1. That payment will be separate from any amount the **covered person** is entitled to recover under the provisions of Underinsured Motorists Coverage.
2. **We** also have a right to recover the advanced payment.

## PAYMENT OF CLAIMS

Any amount due hereunder is payable:

1. To the **covered person**, or
2. If the **covered person** is a minor, to his parent or guardian, or
3. If the **covered person** is deceased, to his surviving spouse, otherwise
4. At **our** option, to the person authorized by law to receive such payment.



OREGON MUTUAL INSURANCE GROUP  
UNDERINSURED MOTORISTS PROPERTY DAMAGE COVERAGE

G0068AW (10-07)

**You** have this coverage for any vehicle described in the Declarations for which a specific premium charge indicates that Underinsured Motorists Property Damage Coverage is afforded.

**We** agree with **you**, subject to all terms of this endorsement and to all the terms of the policy except as modified herein, as follows:

**COVERAGE H - UNDERINSURED MOTORIST PROPERTY DAMAGE COVERAGE**

**We** will pay **damages** for **property damage** which a **covered person** is legally entitled to recover from the owner or operator of an **underinsured motor vehicle**. The **property damage** must be caused by an **auto accident** and arise out of the ownership, maintenance or use of the **underinsured motor vehicle**.

Determination of whether a **covered person** is legally entitled to recover **damages** or the amount of **damages** shall be made by agreement between the **covered person** and **us**. If no agreement is reached, the decision may be made by arbitration.

**DEFINITIONS USED IN THIS SECTION ONLY**

1. **"Auto accident"** or **"accident"** means an unexpected and unintended occurrence, from the standpoint of the **covered person**, resulting from the ownership, maintenance, or use of an auto, resulting in **property damage**.
2. **"Covered person"** means **you** or any **family member**.
3. **"Property damage"** means physical injury to or destruction of **your covered auto**.
4. **"Underinsured motor vehicle"** means a land motor vehicle or **trailer** which is:
  - a. not insured by a **property damage** liability policy or bond at the time of the **auto accident**;
  - b. insured by a **property damage** liability policy or bond at the time of the **auto accident** but the amount available or applicable under that bond or policy to a **covered person** is not enough to pay the full amount the **covered person** is legally entitled to recover as **damages**;
  - c. insured by a **property damage** liability bond or policy at the time of the **auto accident** but the Company denies coverage or is or becomes insolvent;
  - d. a hit-and-run vehicle whose operator or owner cannot be identified and which hits or causes an **auto accident** resulting in **property damage** without hitting **your covered auto**.

If there is no physical contact with the vehicle causing the **auto accident**, the facts of the **auto accident** must be proved. **We** will only accept competent evidence other than the testimony of

the **covered person** or any other person having an underinsured motorist claim resulting from the **auto accident**.

The term **underinsured motor vehicle** does not include a vehicle:

- a. owned or operated by a self-insurer under any applicable motor vehicle law to the extent that **damages** are payable under a certificate of self-insurance;
- b. operated on rails or tracks;
- c. while located for use as a residence or premises; or
- d. to which the **SECTION I - LIABILITY COVERAGE** of this policy applies. However, this exception to the definition of **underinsured motor vehicle** does not apply to **you** or any **family member** if **you** or any **family member** sustain **damages** while **occupying**, or when struck by, a vehicle for which coverage under **SECTION I - LIABILITY COVERAGE** of this policy applies.

**EXCLUSIONS**

1. **We** do not provide Underinsured Motorist Coverage for **property damage** sustained by any **covered person**:
  - a. while operating, or **occupying**, any motor vehicle owned by or available for the regular use of **you** or any **family member** which is not insured for **SECTION I - LIABILITY COVERAGE** under this policy. This includes a **trailer** of any type used with that vehicle;
  - b. when **your covered auto** is being used to carry persons or property for a fee. This exclusion does not apply to a share-the-expense car pool;
  - c. while operating or **occupying** a motorcycle or motor driven cycle;
  - d. for the first \$300 of **property damage** as a result of an **auto accident** with a hit-and-run vehicle or the first \$100 in all other situations;
  - e. using a vehicle without a reasonable belief that:
    - (1) the person is entitled to do so; and
    - (2) the person is using the vehicle within the scope of the permission granted;
  - f. during participation in any organized or agreed upon racing or speed contest or demonstration, or in practice or preparation for any such contest.
  - g. if **we** can demonstrate that the covered person intended to cause the **property damage** for which underinsured motorists coverage is sought.
2. This coverage shall not apply to the benefit of any insurer providing property insurance.

## LIMITS OF LIABILITY

1. Regardless of the number of **covered persons**, premiums paid, claims made or vehicles involved in the **auto accident**, the most **we** will pay for all **damages** resulting from any one **auto accident** is the Limit of Insurance for Underinsured Motorists Property Damage Coverage shown on the Declaration page.
2. Any amount payable for **damages** under this coverage will be reduced by all sums paid by or for anyone who is legally responsible.
3. **We** will not pay for any **property damage** which is paid under **DAMAGE TO YOUR AUTO** section of this policy.
4. No one will be entitled to duplicate payments for the same elements of **loss**.

## OTHER INSURANCE

If there is other applicable similar insurance available under more than one policy or provision of coverage:

1. Any recovery for **damages** for **property damage** sustained by a **covered person** may equal but not exceed the higher of the applicable limit for any one vehicle under this insurance or any other insurance.
2. Any insurance **we** provide with respect to a vehicle **you** do not own shall be excess over any other collectible insurance.
3. **We** will pay only **our** share of the **loss**. **Our** share is the proportion that **our** limit of liability bears to the total of all applicable limits.

## ARBITRATION

If **we** and a **covered person** disagree whether the **covered person** is legally entitled to recover **damages** from the owner or operator of an **underinsured motor vehicle** because of **property damage**, or do not agree as to the amount of **damages**, either party may make a written demand for arbitration. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree on the third arbitrator within 30 days, either may request that selection be made by a judge of a court having jurisdiction or a Mediation Service Company.

**We** will pay all arbitration expenses. Arbitration expenses do not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Unless both parties agree otherwise, arbitration will take place in the county in which the **covered person** lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to whether the **covered person** is legally entitled to recover **damages** and the amount of **damages**.

## ADDITIONAL DUTIES

Any **covered person** seeking Underinsured Motorist Property Damage Coverage must also:

1. if there is no physical contact with the vehicle causing the **accident**, a **covered person** must report the **accident** to the appropriate law enforcement agency within 72 hours of the **accident** and cooperate with any related law enforcement investigation;
2. promptly send **us** copies of legal papers if a suit is brought;
3. promptly notify **us** of a tentative settlement between the **covered person** and the insurer of the **underinsured motor vehicle**, and allow **us** a reasonable time to advance payment to the **covered person** in an amount equal to the tentative settlement to preserve **our** rights against the insurer, owner or operator of such **underinsured motor vehicle**.

## SECTION V - GENERAL PROVISIONS

The policy provision **OUR RIGHT TO RECOVER PAYMENT**, is amended as follows:

**We** shall be entitled to a recovery only after the **covered person** has been fully compensated.

Our rights do not apply under paragraph 1. or 2. with respect to Underinsured Motorist Property Damage if **we**:

1. have been given prompt written notice of a tentative settlement between a **covered person** and the insurer of an **underinsured motor vehicle**; and
2. fail to advance payment to the insured in an amount equal to the tentative settlement within a reasonable time after receipt of notification.

If **we** advance payment to the **covered person** in an amount equal to the tentative settlement within a reasonable time after receipt of notification:

1. that payment will be separate from any amount the insured is entitled to recover under the provisions of this endorsement.
2. **We** also have a right to recover the advanced payment.

## PAYMENT OF LOSS

Any amount due hereunder is payable:

1. to the **covered person**, or
2. if the **covered person** is a minor, to his parent or guardian, or
3. if the **covered person** is deceased, to his surviving spouse, otherwise
4. at **our** option, to the person authorized by law to receive such payment.



## INSURING AGREEMENT

**You** have this coverage for any vehicle described in the **Declarations** for which a specific premium charge indicates that Emergency Assistance Package applies to **your covered auto**. The coverages listed below are included in **your** policy. These coverages are in excess of any other collectible insurance unless otherwise stated. No deductible applies to these coverages.

**Your covered auto** as used in this endorsement means a motor vehicle owned by **you** and for which a specific premium is shown on the **Declarations** for this coverage.

### 1. Transportation Expenses and Rental Cost

- a. **We** will reimburse **you** up to \$100 for necessary expenses actually incurred by **you** or a **family member** if **your** car is disabled to the degree that it might not be driven safely. Coverage begins at the place of disablement and ends when **you** or any **family member** arrives at:
  - (1) **Your** residence; or
  - (2) The nearest location **your covered auto** can be repaired or replaced.
- b. The Rental Cost under SUPPLEMENTARY PAYMENTS – SECTION IV in the policy is replaced by the following. Subject to the Rental Cost limit shown in this endorsement, **we** will pay for:
  - (1) Transportation expenses incurred by **you** in the event of a **loss to your covered auto** covered under this endorsement.
  - (2) Indirect **loss** expense for which you become legally responsible in the event of a **loss** to a non-owned auto.
  - (3) Any deductible amount **you** are legally responsible for paying on a temporary substitute auto rented from a car rental agency or garage.

This coverage applies only if:

- (1) **Your covered auto** or the non-owned auto is withdrawn from use for more than 24 hours (except for disablement expenses); and
- (2) The **loss** is caused by **comprehensive** or a **collision** covered peril.
- (3) When a deductible applies to the insured peril, the **loss** must exceed the deductible amount.
- (4) **You** give **our** authorized representatives or **us** evidence of your expenses

**Our** payment will be limited to that period of time reasonably required to repair or replace the **covered auto**. **We** will pay up to \$50 per day (the maximum payable is \$1,500).

This coverage shall apply regardless of the expiration date of the policy period, provided the **loss** occurs during the policy period.

### 2. Emergency Expenses

If **you** are more than 25 miles from **your** home and **your covered auto** or any non-owned auto sustains a **loss** covered under the Comprehensive or Collision coverages of **your** policy and is inoperable or uninhabitable, **we** will pay up to \$500 in any one occurrence, for reasonable and necessary expenses for:

- a. Alternative transportation for **you** to continue to your destination or home.
- b. Meals and lodging necessary when the **loss** to **your covered auto** causes a delay en route. The expenses must be incurred between the time of the **loss** and **your** arrival at **your** destination or home or by the end of the fifth day, whichever comes first.
- c. Meals, lodging and transportation expenses **you** incur when **you** or any other person **you** choose, drive **your covered auto** from the place of repair to **your** destination or home.

### 3. Towing and Labor Costs Coverage

**We** will pay reasonable expenses incurred each time **your covered auto** or a non-owned auto is disabled, for:

- a. Towing to the nearest place where the necessary repairs can be made during regular business hours if it will not run;
- b. Mechanical labor up to one hour at the place of its breakdown; or
- c. Delivery of gasoline, oil or loaned battery or change of a tire. **We** do not pay for the cost of these items.

### 4. Personal Property Coverage

- a. **We** will pay up to \$500 in any one occurrence for **loss** to personal property owned or used by **you** or any **family member**, while located in or near **your covered auto** while away from **your** residence premises. This coverage does not apply to:
  - (1) Animals, birds or fish;
  - (2) Motorized vehicles;
  - (3) Aircraft;
  - (4) Property carried or held as samples or for sale or delivery after sale;



- (5) Property rented or held for rental to others.

If **your covered auto** is stolen from **your** residence premises and Comprehensive Coverage applies to **your covered auto**, we will pay up to \$250 for direct **loss** to clothes, luggage, camping gear, and other sporting equipment. The property must be owned by **you** or any **family member** and be in **your covered auto** at the time of **loss**.

- b. In case of total theft of **your covered auto**, we will pay:

- (1) Up to \$100 for a car telephone which is permanently installed in **your covered auto**.
- (2) The lesser of the following limits for direct **loss** due to theft of tapes, records, discs or other media:
  - (a) \$50;
  - (b) the actual cash value of the stolen or damaged property; or
  - (c) the amount necessary to replace the property with other property of like kind and quality.

## 5. Lock Coverage

We will pay up to \$50 per occurrence for:

- a. Locksmith services to unlock **your covered auto** and/or to replace the required key. Locksmith services also apply to a motor home and travel or camping trailers if the vehicle is shown on the **Declarations**.
- b. Expenses to repair or replace door or window locks on **your covered auto**, when it is likely that the corresponding key has been stolen.

Coverage does not apply to:

- a. Keys pertaining to any residence premises where **you** reside or dwelling under construction or renovation.
- b. Lost keys entrusted to any person who is not insured under this policy.



**OREGON MUTUAL INSURANCE COMPANY**  
**AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT COVERAGE**

M0730A (1-01)

The exclusions that apply to Section IV Damage To Your Auto, other than Exclusions 4. And 5., also apply to coverage provided by this endorsement except as modified in herein.

**We** will pay, without application of a deductible, for direct and accidental loss of, damage, or theft to:

1. any electronic equipment that receives or transmits audio, visual or data signals. Coverage applies to citizens band radio and two way mobile radio, telephone, television, video cassette recorders, audio cassette recorders, personal computers, or any other electronic device incorporating any of this equipment, as well as accessories and antennas.
2. any accessories used with electronic equipment designed for the reproduction of sound or data signals.

This insurance applies only if the equipment is owned by **you** or a **family member** and is permanently installed in **your covered auto** at the time of **loss**.

**EXCLUSION**

**We** will not pay under this endorsement, for any electronic equipment that is necessary for the normal operation of the auto or the monitoring of the auto's operating systems.

**LIMIT OF LIABILITY**

**Our** limit of liability for the total of all losses to audio, visual or data electronic equipment and any accessories used with this equipment, as a result of any one occurrence shall be the lesser of the:

- a. stated amount shown in the Schedule;
- b. actual cash value of the stolen or damaged property; or
- c. amount necessary to repair or replace the property.

An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss.

MAKE	MODEL	SERIAL NUMBER	LIMIT (Cost New)	PREMIUM
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This endorsement is part of **your** policy. It is effective on the date shown in this endorsement. It supersedes and controls anything to the contrary. It is otherwise subject to all the other terms of the policy.

All other terms and conditions of the policy to which this endorsement is attached remain unchanged except as herein specifically provided.

(This Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

Attached to and forming a part of Policy No.

of the OREGON MUTUAL INSURANCE COMPANY, of McMinnville, Oregon.

Issued to:

Effective Date:



**OREGON MUTUAL INSURANCE GROUP**  
**IMPORTANT NOTICE TO POLICYHOLDERS**

G8633AW (10-07)

Dear Policyholder,

Thank you for insuring your vehicle(s) with the Oregon Mutual Insurance Group.

Effective with the renewal of your policy we have modified several of the rating elements which affect your premium. The impact on individual policies will vary depending on the coverages selected, limits, deductible, accidents and tickets if any, the drivers in your household, where you live, and any discounts that apply.

**New deductible options**

We have added new, optional policy deductibles (the amount you would pay in the event of a covered loss) of \$2,000 and \$5,000. These new options can help you reduce your premium, particularly if you have vehicles with higher values or rarely have a claim on your policy.

**Emergency Assistance Package**

We have a new optional coverage available - Emergency Assistance Package, which provides up to \$500 coverage for such expenses as meals, transportation, and lodging, as well as \$500 for loss to your personal property if your vehicle is disabled by a covered Comprehensive or Collision loss.

**Military Deployment Credit**

In recognition of the commitment and sacrifice made by our soldiers in Afghanistan and Iraq, we are pleased to announce a new 15% Military Deployment Credit. This new credit is available for policyholders who are members of the military and have received military orders for active deployment or are currently deployed to Afghanistan or Iraq.

**Underinsured Motorists BI G0024AW (10-07) and Underinsured Motorist PD G0068AW (10-07)**

If you have purchased Underinsured Motorists BI or Underinsured Motorist PD coverage, the forms listed above will be shown at the bottom of your declaration page and a copy of the form will be attached. For these forms, we have made an editorial correction changing contract language from "the decision **will** be made by arbitration" to "the decision **may** be made by arbitration" to match the Arbitration Provision wording in both endorsements.

If you have questions or are interested in further information regarding the new deductible options, Emergency Assistance Package, or the Military Deployment Credit, please contact your Oregon Mutual agent.

Thank you for insuring with Oregon Mutual Insurance Company. We appreciate your continued confidence in us.

Eric Cutler, CPCU, CIC  
Northwest Personal Lines  
Business Unit Manager