

OREGON MUTUAL INSURANCE COMPANY

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TO: All OMI Farm Agents

DATE: October 26, 2018

BULLETIN NO: 2475

DEPT: Commercial Lines

SUBJECT: Farm Commercial Cluster, M2690F,
Hay in Stacks Coverage

There has been some confusion regarding the hay coverage provided in our Farm Commercial Cluster, M2690F. Coverage 10, Hay In Stacks, applies only if hay coverage is scheduled under Coverage E. It is an increase in the sublimit for hay in stacks contained in the Farm Property – Farm Personal Property Coverage Form, item I. A. 3. a. This additional coverage will only apply if a limit for hay is shown in the Declaration under Coverage E.