

OREGON MUTUAL INSURANCE COMPANY

IMPORTANT NOTICE

April 5, 2018

To: All California Agents

Subject: Commercial and Personal Lines Earthquake Binding Moratorium, M5.3 – Channel Islands Region,

California, 86 miles W of Los Angeles Civic Center, CA

Our normal and standard underwriting procedures prohibit an agent from binding earthquake coverage in affected geographical areas following an earthquake of magnitude 5.0 or greater on the Richter scale.

Binding of any new commercial earthquake coverage or homeowners or dwelling fire policies, or increasing coverage amounts under existing policies, is prohibited for a 30 day period ending on May 5, 2018 within a 100 mile radius of latitude 33.844°N, longitude 119.716°W, which is located approximately 86 miles W of Los Angeles Civic Center, CA.

This incorporates the cities of Santa Maria, Santa Barbara, Santa Clarita, Long Beach, and Los Angeles, California. See the attached map for further detail.

This 30 day moratorium will be automatically extended for another 30 days in the event there is another earthquake of a magnitude 5.0 or greater which occurs near the original earthquake prior to May 5, 2018.

If you have any questions regarding this moratorium, please contact your underwriter.

Angela Wall

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Commercial Lines

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