

**OREGON MUTUAL INSURANCE COMPANY
PERSONAL PROTECTOR POLICY PROGRAM**

INTRODUCTION

The Oregon Mutual Insurance Personal Protector Policy program provides property and liability coverages, using the forms and endorsements specified in this manual. This manual contains the classifications, premiums, endorsement options, and appropriate rules for consultation.

BASIC COVERAGE AND LIMITS OF LIABILITY

Section I – Property Damage

Coverage	Limits of Liability
A. Dwelling	100% of Replacement Value Minimum as per premium pages
B. Related Private Structures	10% of Coverage A
C. Unscheduled Personal Property	70% of Coverage A
D. Additional Living Expense	20% of Coverage A (Forms 1 and 3) 20% of Coverage C (Form 4 Tenants) 40% of Coverage C (Form 6 Condominium Unit Owners)

Section II – Liability

Coverage	Limits of Liability
L. Personal Liability	\$100,000 each occurrence
M. Medical Payments to Others	\$ 1,000 each person \$25,000 each accident
Damage to Property of Others	\$ 1,000 per occurrence

DESCRIPTION OF COVERAGES

The following is a general description of the coverage provided for specific Homeowner forms. The rules, policy forms, and endorsements shall govern in all cases not specifically provided or detailed in this manual.

Section I – Property Coverages

1. **Form 1 (H001)** - Basic Form. Covers the dwelling and related private structures, unscheduled personal property on and away from premises, and additional living expense against loss by the basic perils of: fire or lightning; removal; windstorm or hail; explosion; riot or civil commotion; vehicles or aircraft; smoke; vandalism or malicious mischief; breakage of glass; and theft. Form 1 is written on an actual cash value basis; thus, replacement cost is not available.

**OREGON MUTUAL INSURANCE COMPANY
PERSONAL PROTECTOR POLICY PROGRAM**

INTRODUCTION

DESCRIPTION OF COVERAGES (Cont.)

2. **Form 3 (H003)** - Covers the dwelling, related private structures, and loss of use, against all risk of physical loss subject to the normal homeowners exclusions. Unscheduled personal property on and away from the premises is covered against loss by fire, the usual Broad Form perils and theft.
 3. **Forms 4 & 6 (H004 & H006)** - Tenant and Condominium Residence Contents Broad Form - Covers unscheduled personal property on and away from premises, including the insured's interest in building additions and alterations, additional living expense against the perils listed in Form 1; plus, the following perils: falling objects; weight of ice, snow or sleet; collapse of buildings; sudden and accidental tearing asunder, cracking, burning or bulging of heating systems or appliances; accidental discharge of water or steam; freezing of plumbing, heating systems and appliances; and sudden and accidental injury from electrical currents.
 4. **Form 5 (H045)** - Provides enhanced coverage beyond Form 3 coverage. Major enhancements include the following: accidental death benefit; mortgage benefit coverage; replacement or stabilization of land; dwelling replacement cost with building code upgrade coverage; increased values for personal property having limit restrictions; and water backup of sewers and drains.
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ELIGIBILITY

A Personal Protector policy may be issued:

1. **Form 1, 3 and 5**
 - a. To an owner-occupant of a dwelling which is used exclusively for private residential purposes (except permitted incidental occupancies) and contains not more than four families and not more than two boarders or roomers per family; or
 - b. To cover a one to four family residence being constructed by or for the insured provided the policy is issued only in the name of the intended owner-occupant of the dwelling and the dwelling will be completed and occupied within 180 days. Unscheduled personal property will be covered at any location except the insured premises described in the declarations until completed and occupied.
Attach H054 - Homeowners Under Construction Clause.
 2. **Form 4 - Tenants**
 - a. To the tenant (non-owner) of a dwelling or an apartment; or
 - b. To the owner-occupant of a dwelling or of a building containing an apartment who is not otherwise eligible for a Personal Protector under rules 1 a & b, provided the residence premises occupied by the insured is used exclusively for residential purposes (except permitted incidental occupancies).
 3. **Form 6 - Condominium Unit - Owners**

To the owner-occupant of a condominium unit which is used exclusively for residential purposes and is not occupied by more than one additional family or more than two roomers or boarders.
 4. **Seasonal/Secondary Residence**

If an Oregon Mutual Homeowner policyholder also owns and occupies or rents and occupies a one or two family seasonal or secondary dwelling, it may be eligible for Personal Protector Coverage, but must be insured on a separate policy.

When homeowners coverage is provided on either a primary or secondary dwelling and a second policy is written on the other eligible dwelling, deduct \$10.00 from the basic premium. Indicate and make a liability charge for the additional residence owned and occupied by the insured on the policy insuring the primary residence.
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**OREGON MUTUAL INSURANCE COMPANY
PERSONAL PROTECTOR POLICY PROGRAM**

INTRODUCTION

ELIGIBILITY (Cont.)

5. Permitted Incidental Occupancy

A Homeowners policy may (see underwriting guidelines for permitted occupancies) be written on a dwelling containing a permitted incidental occupancy provided:

- a. the premises is occupied principally for dwelling purposes.
- b. there is no other business conducted on the premises.
- c. there is no increase in the applicable fire rate for such occupancy.
- d. there are no other employees other than the insured.

Use endorsements:

H042 - Office, Professional, Private School or Studio Use - Insured Premises.

H043 - Office, Professional, Private School or Studio Use - Or Other Incidental Business Occupancy - Other Premises.

H0139 - Incidental Business Occupancy - Insured Premises.

6. Farm Operations

A Personal Protector policy shall not be issued covering any property to which farm forms or rates apply. In no event shall a policy be issued to cover any property situated on the premises used for farming purposes, unless the farming conducted thereon is only incidental to the insured's occupancy and farming is not the occupation of the insured.

For specific eligibility requirements, refer to the underwriting section of this manual.

7. Mobile/Manufactured Home and Trailers

A Personal Protector policy shall not be issued to cover any motor home, trailer home, or house trailer whether or not set on blocks, foundations or otherwise made stationary.

8. Deductible

Our basic homeowner deductible for Forms 1, 3, 4, 5, and 6 is \$500. For other deductible options refer to the Options and Credits section of this manual.

9. Insurance To Value

Regardless of the Homeowners form type both the dwelling and personal property must be insured to 100% of their replacement cost.

Coverage amounts may be automatically adjusted (annually for inflation) in accordance with the current construction costs determined by independent appraisal authorities.

10. Credits and Optional Coverages

For optional Section I and II coverages and credits, refer to the Options and Credits section of this manual.