

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

GENERAL DESCRIPTION

The following information is a general description of the Commercial Umbrella Program. Refer to the policy for an explanation of definitions, terms, limitations, and exclusions.

Our Commercial Umbrella is a true Umbrella: it provides excess liability coverage over and above the limits provided by the underlying policies.

First dollar defense coverage is provided.

We offer a Commercial Umbrella so that the insured can purchase higher liability limits. In order to keep our underwriting costs down, all of the eligible underlying coverage must be written by Oregon Mutual.

If any of the underlying coverage requirements cannot be met, it may be possible to issue the Umbrella **on a limited basis**. We will either exclude the exposures that are not covered in our underlying forms or issue the Umbrella on a Following Form basis over the underlying policies.

Underlying coverage must be maintained for those Coverage Parts listed in the schedule of underlying insurance in the Declarations, at or above the limits set forth in the underlying limits minimum requirements section of the Umbrella program.

Any Funeral Directors, Morticians and Cemeteries Professional Liability Exposure, Barbers and Beauticians Professional Liability, Veterinarians Professional Liability and/or Liquor Liability Exposure will be excluded from the Commercial Umbrella unless it is written in the underlying coverage. These exposures will be written on a Following Form basis when they are included.

LIMITS / AUTHORITIES

Agents do **not** have any authority to bind Umbrella coverage. Umbrella applications must be referred to underwriting.

Limits in excess of \$5,000,000 are available. Refer the request to underwriting.

APPLICATION

Applications must be fully completed, even if OMI writes the underlying coverage. Completion of the application does not bind coverage.

All Umbrellas (other than some initial term) are written on a one-year policy basis.

CHANGE PROCEDURES

Changes in underlying coverages must be applied to the underlying policies as soon as practicable but no later than the annual anniversary. These changes will result in changes to the Commercial Umbrella Policy

INELIGIBLE EXPOSURES (This list is not exhaustive)

1. Any automobile, snowmobile, or watercraft used for organized racing, stunt, speed, exhibition or demolition activity.
2. Any family member who has coverage placed in a non-standard, substandard or assigned risk market.
3. Any owned or non-owned aircraft or balloon exposure.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

INELIGIBLE EXPOSURES (Cont.)

4. Any watercraft with a combined engine rating speed over 45 MPH and any boat over 40 feet in length.
 5. Target risks such as actors, actresses, television and radio personalities, broadcasters or telecasters, professional athletes, entertainers, celebrities, law enforcement persons, people with a prominent position, foreign residents living in this country temporarily, labor union officials, newspaper reporters, editors or publishers, public lecturers, authors, etc. except for persons holding public office.
 6. Refer to the FAR Program for exceptions. Snowmobile, watercraft and sailboat, and all-terrain vehicle exposures may be considered if coverage is written on the underlying farm policy and each item is specifically listed on the schedule of the coverage part added to the policy.
-

GENERAL PROGRAM OFFERING

Commercial Umbrella

1. Contract - Full Umbrella, 1st dollar defense.
2. Self-Insured Retention - \$10,000.
3. Minimum Premium
One to five million - \$500 per million.
Each additional million - \$750.
4. Underlying limits minimum requirements:
 - a. Automobile Liability - \$1,000,000 CSL.
 - b. General Liability - \$1,000,000 General Aggregate Limit
\$1,000,000 Products – Completed Operations Aggregate Limit
\$1,000,000 Personal and Advertising Injury Limit
\$1,000,000 Each Occurrence Limit
 - c. Watercraft Liability - (watercraft not to exceed 40 feet in length)
\$1,000,000/\$1,000,000 BI and \$1,000,000 PD.
 - d. Employer's Liability \$500,000 each accident, \$500,000 Disease Aggregate limit, \$500,000 Disease each employee.

Farm Risk Umbrella - Individuals

1. Contract - Farm Umbrella Policy.
 2. Self-Insured Retention - \$500.
 3. Minimum Premium - \$150 per million.
 4. Underlying limits minimum requirements:
 - a. Automobile Liability - \$1,000,000 CSL.
 - b. Other than Auto Liability - \$1,000,000 CSL.
 - c. Watercraft Liability - (watercraft not to exceed 40 feet in length)
\$1,000,000/\$1,000,000 BI and \$1,000,000 PD.
-

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

GENERAL PROGRAM OFFERING (Cont.)

Farm Risk Umbrella - Partnership or Closely Held Family Corporation, and Trusts

1. Contract - Same as Commercial Umbrella.
2. Self-Insured Retention - \$10,000.
3. Minimum Premium -
 One to five million - \$500 per million.
 Each additional million - \$750.
4. Underlying limits minimum requirements:
 - a. Automobile Liability - \$1,000,000 CSL.
 - b. Other than Auto Liability - \$1,000,000 CSL.
 - c. Watercraft Liability - (watercraft not to exceed 40 feet in length)
 \$1,000,000/\$1,000,000 BI and \$1,000,000 PD.

Farm Risk Umbrella - Corporation Other than Closely Held Family Corporation and other Organizations

1. Contract - Same as Commercial Umbrella.
2. Self-Insured Retention - \$10,000.
3. Minimum Premium
 One to five million - \$500 per million.
 Each additional million - \$750.
4. Underlying limits minimum requirements:
 - a. Automobile Liability - \$1,000,000 CSL.
 - b. General Liability - \$1,000,000 General Aggregate Limit
 \$1,000,000 Products-Completed Operations Aggregate Limit
 \$1,000,000 Personal and Advertising Injury Limit
 \$1,000,000 Each Occurrence Limit
 - c. Watercraft Liability - (watercraft not to exceed 40 feet in length)
 \$1,000,000/\$1,000,000 BI and \$1,000,000 PD.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA PREMIUM DETERMINATION

A. GENERAL LIABILITY COVERAGE AND BUSINESSOWNERS POLICY (INCLUDING FARMS WHERE THE UNDERLYING POLICY IS WRITTEN IN CONJUNCTION WITH RULE 38, CGL FARM LIABILITY OF THE COMMERCIAL LINES MANUAL DIVISION FOUR – FARM RULES)

1. To rate the general liability portion of the risk for the 1st million of coverage:
 - a. Obtain the premium for the primary layer of coverage. If the primary coverage is provided on a Businessowners policy, use 45% of the Businessowners premium.
 - b. From the premium calculated in Step a. remove the impact of any package, IRPM, experience, schedule rating and loss free credits or debits.
 - c. Multiply the premiums calculated in Step b. by the excess limits percentages in the Limits Percentages table which follows. The percentages for the Primary rating state will apply to all locations.

Limits Percentages Table

EXCESS LIMITS PERCENTAGES						
	Premises / Operations Table 1	Premises / Operations Table 2	Premises / Operations Table 3	Products / Completed Operations Table A	Products / Completed Operations Table B	Products / Completed Operations Table C
1M/1M excess of 1M/1M/1M*	9.42%	13.75%	20.43%	9.93%	16.17%	22.45%
1M/1M excess of 1M/2M/2M*	9.29%	13.58%	20.21%	9.79%	15.98%	20.59%
1M/1M excess of 1M/3M/3M*	9.16%	13.41%	20.00%	9.65%	15.79%	20.39%
1M/1M excess of 1M/4M/4M*	9.10%	13.33%	19.89%	9.59%	15.70%	20.29%
1M/1M excess of 1M/5M/5M*	9.03%	13.25%	19.79%	9.52%	15.61%	20.19%
1M/1M excess of 1M/10M/10M*	8.97%	13.17%	19.69%	9.46%	15.52%	20.10%
1M/1M excess of 2M/4M/4M*	4.68%	6.58%	9.25%	4.90%	7.58%	9.39%
1M/1M excess of 2M/5M/5M*	4.65%	6.54%	9.21%	4.87%	7.54%	9.35%
1M/1M excess of 2M/10M/10M*	4.62%	6.51%	9.17%	4.84%	7.50%	9.32%

For Businessowners policies use Table 2

* Per Occurrence/General Aggregate/Products Completed Operations Aggregate

- d. Multiply the result from Step c. by 1.00.
- e. Multiply the result from Step d. by an Umbrella Premium Modification Factor determined by the underwriter and/or reinsurer. See Section F.
- f. For risks with a liquor liability exposure, if the receipts for sales of liquor are less than 5% of the total receipts, multiply the result from Step e. by .95; if the receipts for sales of liquor are greater than 25% of the total receipts, multiply the result from Step e. by 1.05.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA PREMIUM DETERMINATION (Cont.)

A. GENERAL LIABILITY COVERAGE AND BUSINESSOWNERS POLICY (Cont.)

1. g. If the receipts for sales over the Internet are less than 5% of the total receipts, multiply the result from Step f. by .95; if the receipts for sales over the Internet are greater than 25% of the total receipts, multiply the result from Step f. by 1.05.
- h. For risks with a foreign sales exposure, multiply the result from Step g. by 1.05.
- i. If Oregon Mutual does not write the primary insurance program, multiply the result from Step h. by 1.05.
- j. If the underlying general liability policy is subject to an experience rating credit, multiply the result from Step i. by .95. If the underlying general liability policy is subject to an experience rating debit, multiply the result from Step i. by 1.05.
- k. If the insured has been in business for 10 years or more, multiply the result from Step j. by .95. If the insured has been in business for 3 years or less, multiply the result from Step j. by 1.05.
- l. Add \$150 for each swimming pool, hot tub or spa to the result obtained in Step k. This result is the premium for the first \$1,000,000 of umbrella general liability coverage before application of minimum premiums.
2. If higher limits are required, multiply the premium for each previous \$1,000,000 layer by 55% to obtain the premium for the next \$1,000,000 layer.

B. AUTOMOBILE COVERAGE – OTHER THAN FARM AUTOS WHERE THE UNDERLYING POLICY IS WRITTEN IN CONJUNCTION WITH RULE 37. FARM LIABILITY COVERAGE COMMERCIAL LINES MANUAL DIVISION FOUR – FARM RULES

1. To rate the auto portion of the risk for the first million of coverage, calculate the minimum premium per auto as follows:
 - a. Determine the applicable minimum premium per owned auto from the Non-Farm Automobile Minimum Premiums tables that follow.
 - b. To determine the number of Non-Owned Delivery autos, divide the total payroll for delivery drivers by \$10,500.
 - c. Sum the minimum premiums for all autos.

Rating Territories		
Territory 1	Territory 2	Territory 3
Clark County	Washoe County	Remainder of State

Non-Farm Automobile Minimum Premiums			
Type	\$1,000,000 excess of \$1,000,000		
	Territory 1	Territory 2	Territory 3
Non-Owned Delivery	\$260	\$230	\$165
Private Passenger Type	\$173	\$153	\$110
Light	\$225	\$198	\$128
Medium	\$250	\$208	\$145
Heavy	\$450	\$395	\$278
Extra Heavy	\$555	\$480	\$375

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA PREMIUM DETERMINATION (Cont.)

B. AUTOMOBILE COVERAGE- OTHER THAN FARM AUTOS (Cont.)

1. d. Obtain the premium for the primary layer of coverage.
- e. From the premium calculated in Step d. remove the impact of any package, experience, schedule rating credits or debits.
- f. Multiply the result obtained in Step e. by the appropriate excess limit percentage from the Excess Limits Percentages table that follows. The percentages for the Primary rating state will apply to all locations.

EXCESS LIMITS PERCENTAGES					
	Light And Medium Trucks	Heavy Trucks And Truck Tractors	Extra Heavy Trucks And Truck Tractors	Trucks, Tractors, And Trailers Zone Rated	All Other Risks
1M CSL excess of 1M CSL	15.38%	21.94%	22.22%	19.25%	16.67%

- g. Multiply the result from Step f. by 1.00.
 - h. Multiply the result from Step g. by an Umbrella Premium Modification Factor determined by the underwriter and/or the reinsurer. See Section F.
 - i. If the underlying commercial auto policy is subject to a liability experience rating credit, multiply the result from Step h. by .95. If the underlying commercial auto policy is subject to a liability experience rating debit, multiply the result from Step h. by 1.05.
 - j. If any auto is operated regularly beyond a radius of 300 miles from the street address where the auto is principally garaged, multiply the result from Step i. by 1.05.
 - k. If any insured auto has mechanical equipment mounted on it, multiply the result from Step j. by 1.05.
 - l. If any auto is subject to time constraints, multiply the result from Step k. by 1.05.
 - m. Select the higher of the results from steps c. or l. above. This result is the premium for the first \$1,000,000 of umbrella non-farm auto coverage.
2. If higher limits are required, multiply the premium for each previous \$1,000,000 layer by 55% to obtain the premium for the next \$1,000,000 layer.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA PREMIUM DETERMINATION (Cont.)

C. FARM UMBRELLAS

1. If the primary coverage is written on a Farmowners policy in conjunction with rule 37, Farm Liability Coverage, Commercial Lines Manual Division Four – Farm Rules, calculate the premium for each applicable coverage according to the following chart, then sum the resulting premiums to obtain the premium for the first million limit.

Corporation partnership basic farm charge (Includes the Primary dwelling and the first 40 acres)	\$ 350
Personal basic farm charge (Includes the Primary dwelling and the first 40 acres)	\$ 150
Basic personal charge for each individual household as a named insured in addition to the named insured charged for above	\$ 85
Charge for acreage in addition to the base 40 acres:	
For each 10 acres excess of 40 up to 300	\$ 0.75 Per 10 acres
For each 10 acres excess of 300 up to 1000	\$ 0.50 Per 10 acres
Over 1000 acres	\$ 0.45 Per 10 acres
Grazing land up to 50,000 acres	\$ 0.15 Per 10 acres
Grazing land in excess of 50,000 acres	\$ 0.10 Per 10 acres
Charge for vehicles:	
For each private passenger auto/motorcycle/travel trailer in excess of 1	\$ 25 each
Light	\$ 45 each
Medium	\$ 45 each
Heavy	\$ 100 each
Extra Heavy	\$ 165 each
For each 1-family dwelling rented to others	\$ 9 each
For each 2-family dwelling rented to others	\$ 17 each
For each 3-family dwelling rented to others	\$ 26 each
For each 4-family dwelling rented to others	\$ 34 each
For each secondary home	\$ 6 each
Office Exposure in connection with business / profession	\$ 31
Business pursuits	\$ 31
For each watercraft 26 feet and under and over 50 HP	\$ 43
For each watercraft over 26 feet and over 50 HP	\$ 43
For each ATV and snowmobile	\$ 20
For each youthful driver (under age 25)	\$ 84
For each swimming pool and hot tub	\$ 31

2. For Custom Farming calculate the charge using A. General Liability determination Steps 1. a. b. and c., Premises/Operations Table 3.
3. Add the results from Steps 1. and 2.
4. Multiply the result from Step 3. by an umbrella premium modification factor determined by the underwriter and/or reinsurer. See Section F.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA PREMIUM DETERMINATION (Cont.)

C. FARM UMBRELLAS (Cont.)

5. If the underlying commercial auto policy is subject to a liability experience rating credit, multiply the result from Step 4. by .95. If the underlying commercial auto policy is subject to a liability experience rating debit, multiply the result from Step 4. by 1.05.
6. If any insured auto is operated regularly beyond a radius of 300 miles from the street address where the auto is principally garaged, multiply the result from Step 5. by 1.05.
7. If any insured auto has mechanical equipment mounted on it, multiply the result from Step 6. by 1.05.
8. If any insured auto is subject to time constraints, multiply the result from Step 7. by 1.05.
9. If higher limits are required, multiply the premium for each previous \$1,000,000 layer by 55% to obtain the premium for the next \$1,000,000 layer.

D. FINAL UMBRELLA PREMIUM DETERMINATION

1. For Non-Farm Umbrellas: For each \$1,000,000 layer of coverage, add the General Liability premium and the Automobile Liability premium.
2. For Farm Umbrellas: Use the premiums calculated above.
3. Apply the appropriate minimum premium to each \$1,000,000 layer.
4. Sum the result from Step 3. for each \$1,000,000 layer to obtain the total Umbrella premium.

E. RISK SUBJECT TO FACULTATIVE REINSURANCE OR SPECIAL ACCEPTANCES TO THE TREATY

The following rating procedure is available for the determination of the applicable premium:

1. Rules and rates in this manual apply to risks eligible to be ceded to the treaty reinsurer without special underwriting acceptance.
2. For limits of liability obtained by means of facultative reinsurance, or risks subject to special acceptance by the treaty reinsurer as outlined in the treaty, the premium shall be determined by the reinsurer subject to a maximum charge of up to 200% of the premium developed by this manual.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA PREMIUM DETERMINATION (Cont.)

F. UMBRELLA PREMIUM MODIFICATION FACTORS

The premiums calculated for General Liability and for Automobile Liability coverages, or for Farm coverages, are modified by judgment factors that are determined by the underwriter and/or reinsurer based on the "Risk Characteristics" tables shown below. The total credits or debits developed under these tables shall not exceed 50%.

General Liability and Farm Liability Risk Characteristics	Range of Modifications		
	Credits		Debits
Loss control program	7%	to	7%
Existence of hazardous materials	7%	to	7%
Employee selection process	7%	to	7%
Financial stability	7%	to	7%
Seasonality	7%	to	7%
Type of products manufactured, sold or distributed	7%	to	7%
Contracting exposures	7%	to	7%
Internet sales	7%	to	7%
Life safety considerations	7%	to	7%

Automobile (Non-Farm and Farm) Risk Characteristics	Range of Modifications		
	Credits		Debits
Driver records and stability	7%	to	7%
Fleet management characteristics	7%	to	7%
Fleet safety program - operator training and experience	7%	to	7%
Age and condition of the automobiles	7%	to	7%
Use of owner-operators	7%	to	7%
Existence of hazardous cargoes	7%	to	7%
Employee selection process	7%	to	7%
Financial stability	7%	to	7%
Seasonality	7%	to	7%
Existence of inexperienced drivers	7%	to	7%

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

COMMERCIAL UMBRELLA TERRORISM

We will automatically add terrorism coverage to all Commercial Umbrella Policy renewals if terrorism coverage is provided on the underlying General Liability policy. If the insured should later choose to reject the coverage or remove it from the underlying coverage, we will remove the endorsement and replace it with a terrorism exclusion. On new business the insured will select either to include the coverage or to reject in a manner consistent with the underlying coverage.

We will use the following forms:

Form #	Title
CU 21 35	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States
CU 21 31	Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap on Losses From Certified Acts of Terrorism
CU 21 55	Amended Terrorism Coverage – Covered Autos *
CU 21 47	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism
M3125	Policyholder Disclosure Notice of Terrorism Insurance Coverage
M2784	Policyholder Disclosure Notification Intent to Exclude Terrorism

If	Use	Purpose
Insured elects coverage	CU 21 31	Provides Cap on Losses From Certified Acts of Terrorism; Excludes Other Act of Terrorism
	CU 21 47	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism
	CU 21 55	Amends the Terrorism form to exclude Auto Coverage*
	M3125	Discloses Terrorism Coverage Premium/Federal Participation/Cap
Insured rejects coverage	CU 21 35	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States
	CU 21 47	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism
	CU 21 55	Amends the Terrorism form to exclude Auto Coverage*
	M3125	Discloses Terrorism Coverage Premium/Federal Participation/Cap
	M2784	Rejection Form to Exclude Terrorism coverage

* CU 21 55 Applies to all Commercial Non-Farm Umbrellas with Automobile coverage included in the Primary policy.

Premium Determination

To determine the premium for "Certified Acts of Terrorism":

Charge 2% of the calculated umbrella premium or umbrella minimum premium, whichever is greater. Terrorism premiums apply in addition to any umbrella minimum premiums.

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

FORMS

Our **Commercial Umbrella** policy uses standardized ISO phraseology. This policy is to be used when writing Umbrella coverage excess of ISO Simplified policies and excess of our BOP policies.

Form Number	Edition Date	Form Title
CU 00 01	12 07	Commercial Liability Umbrella Coverage Form
CU 01 50	01 02	Nevada Changes – Representation or Fraud
CU 04 03	12 07	Employee Benefits Liability Coverage
CU 21 00	09 00	Exclusion – All Hazards In Connection With Designated Premises
CU 21 01	09 00	Exclusion – Athletic Or Sports Participants
CU 21 02	09 00	Exclusion – Products-Completed Operations Hazards
CU 21 03	09 00	Exclusion – Designated Work
CU 21 04	03 05	Exclusion – New Entities
CU 21 06	09 00	Exclusion – Personal And Advertising Injury
CU 21 07	12 05	Contractual Liability Limitation
CU 21 08	09 00	Exclusion – Intercompany Products Suits
CU 21 09	09 00	Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations)
CU 21 10	09 00	Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted)
CU 21 11	09 00	Limitation Of Coverage To Designated Premises Or Project
CU 21 12	09 00	Abuse Or Molestation Exclusion
CU 21 13	09 00	Amendment of Liquor Liability Exclusion
CU 21 14	09 00	Amendment Of Liquor Liability Exclusion – Exception For Scheduled Activities
CU 21 15	09 00	Exclusion – Financial Services
CU 21 16	09 00	Exclusion – Designated Ongoing Operations
CU 21 17	09 00	Exclusion – Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program
CU 21 20	09 00	Exclusion – Year 2000 Computer-Related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises
CU 21 23	02 02	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CU 21 24	12 07	Exclusion – Non-Owned Aircraft
CU 21 25	12 01	Total Pollution Exclusion Endorsement
CU 21 27	12 04	Fungi Or Bacteria Exclusion
CU 21 31	06 08	Exclusion Of Other Acts of Terrorism Committed Outside The United States; Cap on Losses From Certified Acts of Terrorism
CU 21 35	06 08	Exclusion Of Certified Acts Of Terrorism and Exclusion Of Other Acts of Terrorism Committed Outside the United States
CU 21 42	12 04	Exclusion – Exterior Insulation And Finish Systems
CU 21 43	12 04	Exclusion – Designated Products
CU 21 47	01 06	Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism
CU 21 50	03 05	Silica Or Silica Related Dust Exclusion
CU 21 51	12 05	Total Pollution Exclusion With A Hostile Fire Exception
CU 21 52	12 05	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exclusion and A Hostile Fire Exception
CU 21 55	06 08	Amended Terrorism Coverage – Covered Auto
CU 21 70	12 07	Abuse Or Molestation Exclusion – Specified Professional Services

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

Form Number	Edition Date	Form Title
CU 21 75	12 07	Exclusion – Insurance And Related Operations
CU 22 00	09 00	Exclusion – Bodily Injury To Railroad Passengers
CU 22 01	09 00	Exclusion – Property Entrusted
CU 22 02	09 00	Exclusion – Corporal Punishment
CU 22 03	09 00	Exclusion – Riot, Civil Commotion Or Mob Action - Governmental Subdivisions
CU 22 04	09 00	Exclusion – Fiduciary Or Representative Liability Of Financial Institutions
CU 22 09	09 00	Exclusion – Failure To Supply
CU 22 10	09 00	Exclusion – Laundry And Dry Cleaning Damage
CU 22 11	09 00	Exclusion – Logging And Lumbering Operations
CU 22 15	12 07	Limitation Of Coverage – Real Estate Operations
CU 22 18	12 07	Optical And Hearing Aid Establishments
CU 22 19	09 00	Corporal Punishment
CU 22 20	12 01	Druggists
CU 22 21	12 04	Colleges Or Schools
CU 22 22	09 00	Exclusion – Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate – Seed Merchants
CU 22 24	09 00	Exclusion – Telecommunication Equipment Or Service Providers Errors And Omissions
CU 22 27	12 07	Leasing or Rental Concerns – Exclusion of Certain Leased Autos
CU 22 30	09 00	Leasing or Rental Concerns – Lessees and Rentees Excluded
CU 22 31	12 07	Garage Endorsement
CU 22 33	09 00	Public Transportation Autos
CU 22 37	12 01	Motor Carrier Endorsement
CU 22 61	12 01	Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites Or Operations
CU 22 64	12 01	Exclusion – Damage To Work Performed By Subcontractors On Your Behalf
CU 22 84	12 07	Exclusion – Testing or Consulting Errors and Omissions
CU 22 85	12 07	Exclusion – Internet Service Providers and Internet Access Providers Errors and Omissions
CU 22 86	12 07	Professional Liability Exclusion – Web-Site Designers
CU 24 03	09 00	Waiver Of Transfer Of Rights Of Recovery Against Others To Us
CU 24 05	09 00	Products/Completed Operations Hazard Redefined
CU 24 06	12 04	Fiduciaries – Fiduciary Interest
CU 24 07	09 00	Boats
CU 24 09	03 05	Contractual Liability – Railroads
CU 24 16	09 00	Broad Form Products Coverage
CU 24 17	02 02	Individual Named Insured – Auto Coverage
CU 24 18	12 01	Repossessed Autos
CU 24 19	12 01	Lessor – Additional Insured And Loss Payee
CU 24 23	12 07	Coverage For Professional Services
CU 24 30	03 05	Amendment Of Insured Contract Definition
CU 24 31	12 05	Limited Contractual Liability – Railroads
CU 24 32	12 05	Limited Coverage Territory
CU 24 33	12 05	Limited Coverage Territory – Additional Scheduled Countries

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

Form Number	Edition Date	Form Title
CU 24 35	12 05	Amendment Of Coverage Territory – Worldwide Coverage With Specified Exceptions
CU 24 36	12 05	Products-Completed Operations Aggregate Limit Of Insurance
CU 24 40	12 07	Canoes or Rowboats
CU 27 00	12 04	Underlying Claims-Made Coverage
CU 27 01	09 00	Exclusion Of Specific Accidents, Products, Work Or Location
CU 27 02	12 04	Amendment-Extended Reporting Periods For Specific Accidents, Products, Work Or Location
CU 27 03	09 00	Supplemental Extended Reporting Period Endorsement
CU 27 04	09 00	Supplemental Extended Reporting Period Endorsement For Specific Accidents, Products, Work Or Locations
CU 27 10	12 05	Extended Reporting Period Endorsement For Employee Benefits Liability Coverage
FB 00 01	10 06	Farm Umbrella Liability Policy
FB 04 01	10 06	Farm Premises And Personal Umbrella Liability
FB 10 01	07 02	Nuclear Energy Liability Exclusion Endorsement
FB 10 02	07 02	Exclusion – Personal And Advertising Injury Liability
FB 10 03	09 03	Exclusion – Advertising Injury Liability
FB 10 04	09 03	Exclusion – Custom Farming
FB 10 05	07 02	Exclusion – Designated Products – Off Premises
FB 10 06	07 02	Exclusion – Products Related To A Specific Premises Or Operation
FB 10 07	09 03	Exclusion – Products And Completed Operations
FB 10 08	09 03	Contractual Liability Limitation
FB 10 09	07 02	Exclusion – Employers Liability
FB 10 10	07 02	Exclusion – Residence Employees Of Designated Insureds
FB 10 11	07 02	Exclusion – All Hazards In Connection With Designated Premises
FB 10 12	07 02	Exclusion – Designated Work
FB 10 13	07 02	Exclusion – Designated Auto, Recreational Motor Vehicle, Aircraft Or Watercraft
FB 10 14	10 06	Fungi Or Bacteria Exclusion
FB 10 15	07 02	Exclusion – Designated Non-Farm Activities (Whether Or Not For Profit)
FB 10 16	09 03	Total Pollution Exclusion
FB 10 18	10 06	Exclusion – Silica or Silica-Related Dust
FB 10 25	09 03	Exclusion – Computer-Related Data Processing And Other Electronic Problems – With The Exception For Bodily Injury On The Insured Location
FB 99 03	07 02	Waiver Of Transfer Of Rights Of Recovery Against Others To Us
IL 00 17	11 98	Common Policy Conditions
IL 02 51	09 07	Nevada Changes – Cancellation and Non-Renewal
IL 09 17	11 85	Resident Agent Countersignature Endorsement
M0085U	(5-09)	Directors' & Officers' Exclusion
M0128U	(1-03)	Absolute Mold Exclusion
M2053U	(5-09)	Commercial Umbrella Liability Policy Declarations
M2070	(5-09)	Common Policy Declarations
M2071	(5-09)	Forms and Endorsements
M2116U	(5-09)	Schedule Of Underlying Insurance

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL UMBRELLA POLICY PROGRAM**

Form Number	Edition Date	Form Title
M2123U	(5-09)	Claims Made Umbrella Declaration
M2202U	(5-09)	Aircraft Exclusion
M2207U	(5-09)	Automobile Exclusion
M2209U	(5-09)	Automobile Liability Follow-Form
M2218U	(5-09)	Employer's Liability Exclusion
M2235U	(5-09)	Professional Liability Exclusion
M2242U	(5-09)	Watercraft Exclusion
M2293	(9-94)	Endorsement
M2323U	(5-09)	Stacking Of Limits Endorsement
M2327U	(5-09)	Subsidence Exclusion
M2358	(9-08)	Asbestos and Lead Exclusion Endorsement
M2366	(8-94)	Amended Declaration
M2418U	(5-09)	Non-Concurrency Limitation
M2419U	(5-09)	Cross Suits Exclusion
M2432	(7-99)	Mutual Policy Conditions
M2670U	(9-08)	Bridge Endorsement
M2673U	(9-06)	Americans With Disabilities Act Exclusion
M2675U	(5-09)	Commercial Umbrella Exclusion Designated Vehicles Or Watercraft Exclusion
M2677U	(5-09)	Exclusion – Punitive Damages
M2733U	(5-09)	Smoke From Field Burning Exclusion
M2760U	(3-06)	Printers Errors And Omissions Liability
M2764U	(3-06)	Umbrella Follow Form Endorsement
M2765U	(5-09)	New Residential Construction Exclusion
M2766U	(5-09)	Multi-Unit Residential Structures Exclusion
M2770U	(3-06)	Veterinarian's Professional Liability
M2772U	(5-09)	Stacking Of Limits Endorsement
M2773U	(3-06)	Veterinarian's Consent To Settle
M2784	(1-08)	Policy Holder Disclosure Notification Intent To Exclude Terrorism
M2810U	(5-09)	Rental of Premises and Ownership Or Control Of Premises Following Form
M2811U	(7-07)	Buildings or Structures Under Construction
M2812U	(7-07)	Use of Livestock or Other Animals Exclusion
M2813U	(7-07)	Release of Discharge From Aircraft Exclusion
M2814U	(5-09)	Recreational Motor Vehicle Following Form
M2840UN	(5-09)	Exclusion – Designated Driver
M2844	(5-09)	Policy Changes
M2866U	(12-13)	Prior Occurrences Coverage Endorsement
M3125	(1-08)	Policyholder Disclosure Notice of Terrorism Insurance Coverage