

**OREGON MUTUAL INSURANCE COMPANY
AUTOMOBILE POLICY**

CREDITS AND OPTIONS

ACCIDENT PREVENTION COURSE CREDIT

Discount for drivers 55 years or older

A 5% credit applies to drivers age 55 and older who have successfully completed an accident prevention course meeting the criteria of the department of licensing. The factor is for a three year period only, and requires recertification for each three year period. As a condition of providing and maintaining the discount, the insured, for a three year period after course completion, cannot be involved in an accident for which the insured is at fault or be found guilty of a moving traffic violation. The factor applies to bodily injury and property damage liability, medical payments, UMBI, UIMBI, UMPD, comprehensive, and collision coverages.

The credit applies to the vehicle principally operated by the person who received the defensive driver certificate.

ADDITIONAL INSURED (G0235A)

An additional insured may be endorsed onto the policy at no additional charge, provided the company is advised as respect to the additional insured's interest in the vehicle, and driving information (drivers license number, date of birth, accident and citation record is required if the additional insured will be operating the vehicle).

ADVANCE SUBMISSION CREDIT

A factor of .95 will be applied to new business policies submitted 30 days or more before their effective date. If applied, the new policy will continue to receive a discount factor in accordance with the schedule found on manual page C-9.

ANTI-THEFT DEVICES CREDIT

A 5% credit shall apply to **Comprehensive** coverage only. To qualify for this credit, the vehicle must be equipped with:

1. a hood lock which can be released only from inside the vehicle, and
2. a device meeting the criteria of either paragraph a. or b. listed below.

If a vehicle is equipped with more than one qualifying device, only the single highest credit shall apply.

Refer to underwriting for required evidence of installation anti-theft devices meeting the following criteria prior to granting a discount.

a. **Alarm Only and Active Disabling Devices**

A 5% credit on **Comprehensive** Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.

b. **Passive Disabling Devices**

A 5% credit on **Comprehensive** Coverage shall be afforded vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is **not** required to engage the drive.

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AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT (M0730A)

1. Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:
 - a. Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the auto.
 - b. Any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals. Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased include, but are not limited to:
 - (1) citizens band radios;
 - (2) telephones;
 - (3) two-way mobile radios;
 - (4) television monitor receivers;
 - (5) video cassette recorders;
 - (6) audio cassette recorders; and
 - (7) personal computers.
 - c. Accessories used with electronic equipment that receives or transmits audio, visual or data signals as listed above.
2. This coverage applies only if the equipment is:
 - a. permanently installed in the auto at the time of loss;
 - b. not necessary for the normal operation of the auto or monitoring of the auto's operating systems;
 - c. not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

Electronic equipment that is specifically designed solely for the reproduction of sound and permanently installed in the auto at the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional premium charge.

3. Refer to the Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs and Other Media Endorsement for extent of coverage.
4. Coverage is not available for radar detectors.

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AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT (M0730A) (Cont.)

Develop the premium independently for each covered auto as follows:

1. Audio, visual, and data electronic equipment including its accessories

Determine the limit of liability based upon the total cost new of the electronic equipment permanently installed in that auto and the cost new of its accessories. Do not include the cost of tapes, records, discs and other media in determining this limit.

Total Cost New of Equipment and Accessories	Premium
\$ 0 – 500	\$ 19.00
501 – 1,000	38.00
1,001 – 1,500	56.00
1,501 – 2,000	75.00
2,001 – 2,500	94.00
2,501 – 3,000	113.00
3,001 – 3,500	131.00
3,501 – 4,000	150.00
4,001 – 4,500	169.00
4,501 – 5,000	188.00
5,001 and Over	Refer to Company

AUTOMOBILE GLASS REPAIR WAIVER

When there is damage to glass caused by comprehensive perils, and the glass can be repaired rather than replaced, the comprehensive deductible will be waived.

This coverage will only be offered on vehicles which have comprehensive coverage.

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CUSTOMIZING EQUIPMENT (M0001A)

The customizing equipment endorsement is designed to provide coverage for furnishings and equipment such as special carpeting, insulation, paneling, cooking, sleeping, and bathroom facilities, or height extending roofs.

Examples of customizing equipment **not** covered includes, but is not limited to: sound reproducing, receiving, or transmitting equipment, tapes, records, camper bodies, awnings, cabanas, custom murals, paintings, or other graphics.

Comprehensive and collision coverage for customizing equipment may be purchased on a stated amount basis for any qualified panel truck, pickup, or van insured for physical damage coverage.

Coverage is provided only when the Customizing Equipment Endorsement (M0001A) is attached.

The customizing coverage will only be offered on vehicles which have comprehensive and collision coverage.

1. Check the symbols section to determine if a symbol has been assigned to the vehicle without the optional equipment. If not, determine the symbol based on the cost new without the optional equipment.
2. Add the cost new (or the average cost new within the symbol value range, whichever is greater) of the vehicle to the cost new of the optional equipment.
3. Determine the symbol from the table in the Symbols page from the Rating Methodology section for this combined total cost new.
4. Subtract the original symbol for the vehicle derived from item 1. from the symbol for the vehicle with the optional equipment item 3. to calculate the "add a symbol".
5. On the application, list the original symbol for the vehicle alone, and also indicate the amount the symbol should be increased due to the optional equipment (add a symbol). The symbol used to rate will be the sum of these two numbers.

Note: Rates for Audio Visual Equipment are listed separately under Options and Credits section.

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EMERGENCY ASSISTANCE PACKAGE - EAP (M0094A)

This coverage is available for private passenger vehicles, and motor homes and provides:

1. transportation expenses/rental cost coverage,
2. emergency expenses,
3. towing and labor costs coverage,
4. personal property coverage,
5. lock coverage, and
6. increased Supplementary Payments Coverage.

If EAP is purchased Comprehensive and Collision Coverage must also be provided. Refer to page R-1.

EXTENDED NON-OWNED AUTOMOBILE - STATEWIDE RATES

This insurance is available for the named insured or a relative living in the same household. Coverage is provided for the use by the named individual of any non-owned automobile, as provided in the endorsement. Premiums are subject to territorial modification only. Submit complete information regarding:

1. Estimated annual mileage of non-owned automobile.
2. Whether there is underlying insurance covering the named insured or relative on a direct primary basis.
3. Type of vehicle and use of vehicle usually driven.
4. Specific occupation of insured.

Bodily Injury Liability		Property Damage Liability		Medical Payments Coverages	
Extended Non-Owned Base Premiums		Extended Non-Owned Base Premiums		Extended Non-Owned Base Premiums	
Limits	Rate	Limits	Rate	Limits	Rate
25/50	3.14	25,000	2.45	1,000	0.30
50/100	3.46	50,000	2.53	2,000	0.39
100*	3.68	100,000	2.60	3,000	0.44
100/300	3.83	300,000*	2.70	5,000	0.55
300*	4.09	500,000*	2.82	10,000	0.70
250/500	4.43			20,000	0.87
500*	4.78			25,000	1.03
				50,000	1.70

Uninsured Motorists Bodily Injury		Underinsured Motorists Bodily Injury		Uninsured Motorists Property Damage	
Limits	Rates	Limits	Rates	Limits	Rate
25/50	0.30	25/50	0.30	15,000	0.10
50/100	0.42	50/100	0.42		
100	0.49	100	0.49		
100/300	0.55	100/300	0.55		
300	0.67	300	0.67		
250/500	0.76	250/500	0.76		
500	0.85	500	0.85		

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LIABILITY ASSUMED BY CONTRACT

This coverage indemnifies the insured up to \$1,000 for liability assumed by contract under most car rental agreements (at no additional charge).

MILITARY DEPLOYMENT CREDIT

A Military Deployment Credit will be given on the Automobile policy for insureds that are members of the military and have received military orders for active deployment into Afghanistan or Iraq.

This credit applies to bodily injury, property damage liability, medical, uninsured motorist (UMBI and UMPD), underinsured motorist (UIMBI), comprehensive, and collision coverages.

In order to process the Military Deployment Credit, we require this credit be selected or indicated on the automobile new business or change application(s). This credit will be removed effective the renewal date following the date of the insured's return from deployment.

PACKAGE CREDIT

A Package Credit will be given on the Automobile policy for insureds who also write their Homeowners coverage with Oregon Mutual Insurance Company (Personal Protector, Manufactured Homeowners, and Countryman policies).

The credit applies to bodily injury, property damage liability, medical, uninsured motorist (UMBI and UMPD), underinsured motorist (UIMBI), comprehensive, and collision coverages.

In order to process the Package Credit we require the supporting homeowner policy number to be listed on the automobile new business or change application(s). The homeowner policy must be in force to qualify for this credit and for renewal retention.

PERSISTENCY CREDIT

A persistency credit will be applied automatically at renewal on policies that have been in force for three or more years. This credit applies to bodily injury, property damage liability, medical, uninsured motorist (UMBI and UMPD), underinsured motorist (UIMBI), comprehensive, and collision coverages.

PHYSICAL DAMAGE – LOAN/LEASE BALANCE (G0160A)

This endorsement provides coverage to satisfy the outstanding indebtedness incurred in conjunction with the purchase or lease of a vehicle classed as a private passenger vehicle having both comprehensive and collision coverage. The endorsement will pay off the loan/lease balance on a specified vehicle if it is a total loss and the actual cash value is less than the loan/lease balance.

The coverage is available:

- a. For indebtedness that was incurred exclusively in conjunction with the financing of the purchase or lease of your private passenger automobile as a new motor vehicle; and
 - b. Provided the new vehicle is added within 30 days of lease or purchase or 30 days of inception.
The premium charge is 5% of the total premiums for comprehensive and collision coverage applying to the covered automobile.
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PHYSICAL DAMAGE – MOTOR HOME, TRAVEL TRAILER, OR CAMPER (G0263A)

Provides coverage for Motor Homes, Travel Trailers, Tent Trailers, Trailers or Campers designed to be towed by, or used with a private passenger or utility auto.

Rates – refer to the travel trailer and motor home rate page.

RECREATIONAL VEHICLES -TEMPORARY BINDER

A Recreational Automobile Binder may be issued to an insured who needs temporary coverage for a non-owned motor home, travel trailer, camping trailer or camper. Please refer to your underwriter for approval prior to binding. The premium for such binders shall be computed from this table:

Vehicle Type	Deductible		Premium	
	Comp	Coll	Each Day	Minimum
Camping Trailer	\$100	\$200	\$.75	\$ 7.50
Travel Trailer	100	200	.75	7.50
Motor Home	250	500	1.50	25.00
Campers	100	200	1.50	15.00

It is intended that temporary binders on recreational vehicles should be used primarily when an Oregon Mutual insured uses a non-owned recreational vehicle for a short period of time. Coverage for owned recreational vehicles should be provided on the insured's policy on a year-round basis.

RENTAL COST COVERAGE (G0033A)

This coverage is available for private passenger and utility autos. The autos must carry comprehensive and collision coverage to be eligible. Coverage is afforded under the policy when the vehicle(s) described in the Declarations indicate a specific charge for Rental Cost coverage. Refer to page R-1 for rate.

TOWING

When coverage is purchased the company will pay up to \$100 for reasonable necessary towing and labor costs incurred, because of the disablement of a covered auto. The labor must be performed at the place of disablement and the vehicle must have comprehensive and collision coverages. Refer to page R-1 for rate.
