



OREGON MUTUAL INSURANCE COMPANY
PERILS SECTION – COVERAGE A, B, C AND D

H001 (6-95)

We insure against accidental direct physical loss caused by the perils shown below unless the loss is excluded by Exclusions That Apply to Property Coverages:

1. **Fire or Lightning**
2. **Windstorm or Hail**
 - a. **We** do not pay for loss to the inside of a structure, or to property inside a structure, caused by dust, rain, sand, sleet, snow, or water, all whether driven by wind or not, which enters through an opening not made by the direct force of wind or hail.
 - b. **We** do not pay for loss to watercraft and their trailers, furnishings, equipment, and motors unless inside a **fully enclosed building**. **We** do cover canoes and rowboats while on the **insured premises**.
3. **Explosion** - this does not include **volcanic eruption**.
4. **Riot or Civil Commotion**
5. **Aircraft**, including self propelled missiles and spacecraft.
6. **Vehicles** - **Vehicles** means a device designed or used to transport persons or property. **We** do not pay for loss to fences, driveways and walks caused by a vehicle owned or operated by an occupant of the **insured premises**.
7. **Sudden and Accidental Damage from Smoke** - **We** do not pay for loss caused by smoke from agricultural smudging or industrial operations.
8. **Volcanic Effusion** - **We** do not pay for damage to trees, plants, shrubs, and lawns caused by **volcanic effusion**.

Direct physical loss includes the cost to remove ash, dust, or particulate matter from the interior and exterior surfaces of the covered building and from personal property contained in the building.

Payment for removal applies only to the initial deposit of ash, dust or particulate matter following a volcanic eruption. Subsequent deposits arising from the movement of volcanic dust or ash by wind or other means are not covered.
9. **Vandalism** - **We** do not pay for loss if the **insured premises** is vacant for more than 30 consecutive days immediately before the loss. A **residence** being built is not vacant.
10. **Glass Breakage** - **We** cover breakage of glass or other glazing material that is part of a structure. **We** pay no more than \$50 per **occurrence**. **We** do not pay for loss if the **insured premises** is vacant for more than 30 consecutive days immediately before the loss. A **residence** being built is not vacant.
11. **Theft** - This includes attempted theft and loss of property from a known place when it is likely that theft occurred.
 - a. **We** do not cover theft by an **insured**.
 - b. **We** do not cover theft in or to a **residence** being built, or theft of materials and supplies for use in construction of the **residence**, until the **residence** is finished and occupied.
 - c. **We** do not pay for loss of a precious or semiprecious stone from its setting.
 - d. **We** do not pay for loss that results from the theft of a **credit card**, except as provided under Incidental Property Coverages.
 - e. **We** do not cover theft from a part of the **residence**, usually occupied solely by an **insured**, while it is rented to others.
 - f. **We** do not cover theft that occurs away from the **insured premises** of:
 - (1) property while on the part of the residential premises which an **insured** owns, rents or occupies, except for the time while an **insured** temporarily resides there. **We** do cover the property of an **insured** who is a full-time student while it is in the living quarters occupied by the student at school, if the student has been there at some time during the 45 consecutive days immediately before the loss;
 - (2) trailers and their equipment;
 - (3) campers or camper bodies; or
 - (4) watercraft and their furnishings, equipment and motors.