



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

COVERAGE A - RESIDENCE and COVERAGE B - RELATED PRIVATE STRUCTURES

We insure against accidental direct physical loss to covered property unless specifically excluded.

Exclusions - Apply to Coverage A and Coverage B - The following exclusions apply in addition to the Exclusions That Apply to Property Coverages:

1. **Freezing, Discharge, Leakage, or Overflow** - If the residence is vacant or unoccupied, (including temporary absence of more than 30 consecutive days immediately before the loss), or under construction and vacant or unoccupied, the **insured** must take reasonable care to:
 - a. maintain heat in the building; or
 - b. shut off the water supply and completely empty liquids from plumbing, heating or air-conditioning systems, water heaters, or domestic appliances.If the **insured** fails to do this, **we** do not pay for loss caused by freezing or the resulting discharge, leakage or overflow from a plumbing, heating or air-conditioning system, water heater, automatic fire protection sprinkler system, or domestic appliance.
2. **Freezing, Thawing, Pressure or Weight of Ice or Water** - **We** do not pay for damage to structures (other than buildings, carports, or manufactured/mobile homes) such as swimming pools, fences, retaining walls, piers, wharves, foundations, patios, and paved areas caused by freezing, thawing, or pressure or weight of ice or water, whether driven by wind or not.
3. **Theft** - **We** do not cover theft or attempted 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.
4. **Vandalism or Glass Breakage** - **We** do not pay for loss caused by vandals or breakage of glass while the **residence** is vacant for more than 30 consecutive days immediately before the loss. A **residence** being built is not vacant.
5. **Seepage or Leakage** - **We** do not pay for loss caused by repeated or continuous seepage or leakage of liquids or steam from a plumbing, heating or air-conditioning system, automatic fire protection sprinkler system, water heater, or domestic appliance.

Except as provided above, **we** pay for loss caused by the sudden accidental leakage, overflow or discharge of liquids or steam from a plumbing, heating or air-conditioning system, automatic fire protection sprinkler system, water heater, or domestic appliance. **We** also pay the reasonable cost of removing and replacing those parts of the building or manufactured/mobile home necessary to make repairs. **We** do not pay for loss to the system or domestic appliance from which the liquid or steam escapes.
6. **Settling, Cracking, Shrinking, Bulging, or Expanding** - **We** do not pay for loss caused by the settling, cracking, shrinking, bulging, or expanding of a building structure or manufactured/mobile home, or part of a building structure or manufactured/mobile home, or pavements, patios, or other outdoor structures.
7. **Birds, Vermin, Insects, Wild or Domestic Animals** -

We do not pay for loss caused by birds, vermin, insects, or wild or domestic animals. However, if any of these cause water to suddenly or accidentally escape from a plumbing, heating or air-conditioning system, automatic fire protection sprinkler system, or domestic appliance, **we** cover loss caused by water. **We** also cover the cost of tearing out and replacing any part of a building or manufactured/mobile home necessary to repair the system or appliance not otherwise excluded under this policy. **We** do not cover loss to the system or appliance from which the water escaped.

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. **Smoke** - **We** do not pay for damage caused by agricultural smudging or industrial operations.

We pay for direct loss by fire, explosion (except **volcanic eruption**), or smoke (not otherwise excluded) which results from any of the above, unless the ensuing loss itself is excluded.

COVERAGE C - PERSONAL PROPERTY

We insure against accidental direct physical loss to covered property 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 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.
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** - This covers only direct loss to personal property contained in a building caused by **volcanic effusion**.
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. **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 a **residence**, until it 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 **insured premises** 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 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 the property 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 prior to the loss;
 - (2) trailers and their equipment;
 - (3) campers or camper bodies; or
 - (4) watercraft and their furnishings, equipment and motors.

11. **Falling Objects**

- a. **We** do not pay for loss to property inside a structure, unless the object has first damaged the walls or roof by impact.
- b. **We** do not pay for loss to the object which falls. This peril does not include objects which fall as a result of earth movement.

12. **Weight of Ice, Snow, or Sleet** which damages a structure or property inside a structure. **We** do not pay for loss to awnings or canopies and their supports, or swimming pools, foundations, retaining walls, bulkheads, piers, wharves, or docks.

13. **Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging** of a heating or air-conditioning system or water heater - **We** do not pay for loss caused by freezing.

14. **Accidental Discharge or Overflow of Liquid or Steam** - from within a plumbing, heating or air-conditioning system, automatic fire protection sprinkler system, or domestic appliance.

- a. **We** do not pay for loss caused by continuous or repeated seepage or leakage.
- b. **We** do not pay for loss if the **insured premises** has been vacant for more than 30 consecutive days immediately before the loss. A **residence** being built is not vacant.
- c. **We** do not pay for loss to the system or domestic appliance from which the liquid or steam escapes. (**We** do pay the reasonable cost of removing and replacing those parts of the building or

manufactured/mobile home necessary to make repairs).

- d. **We** do not pay for loss caused by freezing.
- e. **We** do not pay for loss on the **insured premises** caused by accidental discharge or overflow which comes from off the **insured premises**.

A plumbing system does not include a sump, sump pump, or related equipment.

15. **Freezing** of a plumbing, heating or air-conditioning system, automatic fire protection sprinkler system, or domestic appliance - **We** do not pay for loss on the **insured premises** while the **residence** is vacant, unoccupied, or is being built and is unoccupied. **We** do pay for such loss if an **insured** has used reasonable care to:

- a. maintain heat in the building or manufactured/mobile home; or
- b. shut off the liquid supply and drain the system or domestic appliance.

16. **Sudden and Accidental Damage from Artificially Generated Electrical Currents** - **We** do not pay for loss to tubes, transistors, and similar electronic components.

REPLACEMENT COST PROVISION

Our liability under this provision is subject to the **terms** of How Much **We** Pay for Loss or Claim in the General Policy Provisions.

1. This provision applies only to covered buildings, including additions and built-in components and fixtures, covered under Coverage A - Residence and Coverage B - Related Private Structures on the Premises. The building must have a permanent foundation and roof. This provision does not apply to:
 - a. domestic appliances;
 - b. carpeting, curtains, and drapes all whether or not permanently installed;
 - c. awnings, and window air-conditioners; or
 - d. outdoor structures (other than buildings) which are not permanent components or fixtures of a building. These include (but are not limited to) swimming pools, fences, paved areas, outdoor television and radio antennas and aerials.
2. For the purpose of this provision, **we** pay the least of the following amounts:
 - a. the **limit** that applies to the property;
 - b. the replacement cost of that part of the building damaged for equivalent construction, size, plan, design, and use on the same premises; or
 - c. the amount spent to repair or replace the damage.
3. When the cost to repair or replace exceeds the lesser of \$1,000 or 5% of the applicable limit on the damaged building, **we** are not liable for more than the actual cash value of the loss until actual repair or replacement is completed.
4. **You** may make a claim for the actual cash value amount of the loss before repairs are made. A claim for any additional amount payable under this provision must be made within 180 days after the loss.