



OREGON MUTUAL INSURANCE COMPANY  
SPECIAL PERSONAL PROPERTY COVERAGE

H016 (6-95)

For an additional premium, the policy is amended by the following:

**Coverage C - Personal Property**

1. The "Limitations on Certain Property" are deleted and replaced by the following:

**Limitations on Certain Property** - These special limits do not increase the Coverage C limit. The special limit for each category below is the total limit per occurrence for all property in that category:

- a. \$500 on money, bank notes, bullion, coins, medals, and numismatic property;
- b. \$1,000 on gold other than gold tableware, silver other than silver tableware, platinum, securities, commercial paper (commercial paper means drafts, checks, certificates of deposit, and notes other than bank notes, including negotiable orders of withdrawal), stamps, philatelic property, tickets, accounts, deeds, evidence of debt, and passports;
- c. \$1,000 on watercraft including their trailers, equipment, accessories, and outboard motors;
- d. \$2,500 for loss by theft, misplacing, or losing of jewelry, watches, precious and semi-precious stones and gems, furs, and garments trimmed with fur;
- e. \$2,000 for loss by theft, misplacing, or losing of guns and gun accessories;
- f. \$5,000 for loss by theft, misplacing, or losing of silver tableware, silver-plated ware, gold tableware, gold-plated ware, and pewter ware;
- g. \$1,000 on manuscripts, unpublished works, other valuable papers, and personal records;
- h. \$2,500 on **motorized vehicles** not designed or licensed for public roads and used to service the **insured premises** or for assisting the handicapped;
- i. business property up to the amounts shown below:
  - (1) \$2,500 while located on the **insured premises**;
  - (2) \$500 while located away from the **insured premises**.
- j. \$1,000 on dismantled camper bodies and trailers not used with watercraft and only while located on the **insured premises**.

**PERILS SECTION - Coverage C**

We insure against accidental direct physical loss to covered property unless specifically excluded. The following exclusions apply in addition to the exclusions contained in the general policy terms:

1. **Freezing, Discharge, Leakage or Overflow** - If the **residence** is vacant, 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 any plumbing, heating or air-conditioning systems, water heaters, or domestic appliance.

If any **insured** fails to do this, **we** do not pay for loss caused by freezing or the resulting discharge, leakage, or overflow from such system, water heater, 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 mobile/manufactured 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 wind driven or not.
3. **Theft** - **We** do not pay for theft or attempted theft from the **insured premises** while a **residence** is:
  - a. under construction and unoccupied; or
  - b. vacant for more than 30 consecutive days immediately before the loss.
4. **Vandalism and Malicious Mischief or Glass Breakage** - **We** do not pay for loss caused by vandalism, malicious mischief, or breakage of glass or other glazing materials while the **residence** is vacant for more than 30 consecutive days immediately before the loss. A **residence** under construction is not considered 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, water heater, automatic fire protective sprinkler system, 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, water heater, automatic fire protective sprinkler system, or domestic appliance. **We** also pay the reasonable cost of removing and replacing those parts of the building 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 (or any part of a building, or manufactured/mobile home), pavements, patios, or any other outdoor structure.
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, water heater, automatic fire protective 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. **Smoke** - **We** do not pay for damage caused by smoke from agricultural smudging or industrial operations.
9. **Volcanic Eruption** - **We** do not pay for loss or damage:
  - a. to trees, shrubs, lawns, plants, and grounds; or
  - b. caused directly or indirectly by earthquake, landslide, mudflow, tidal wave, flooding, earth sinking, and earth rising or shifting.

Except as provided above, **we** pay for direct physical loss caused by **volcanic effusion**. **We** will also pay, for direct loss by fire, explosion, and (if covered by this policy) theft resulting from **volcanic eruption**.

10. **Breakage** - **We** do not pay for loss caused by breakage of eyeglasses, glassware, statuary, sculptures, objects made of marble, bric-a-brac, porcelains, ceramics, china, crystal, or similar fragile articles.
  - a. This exclusion does not apply to jewelry, watches, bronzes, cameras, and photographic lenses.
  - b. There is coverage for breakage of this property by or resulting from:
    - (1) fire, lightning, windstorm, hail;
    - (2) smoke, other than smoke from agricultural smudging or industrial operations;
    - (3) explosion, riot, civil commotion;
    - (4) **aircraft**, vehicles, vandalism, and malicious mischief not otherwise excluded;
    - (5) collapse of a building, manufactured/mobile home, or any part of a building;
    - (6) water not otherwise excluded;
    - (7) theft or attempted theft; or
    - (8) sudden and accidental tearing apart, cracking, burning, or bulging of:
      - (a) a steam or water heating system;
      - (b) an air-conditioning or automatic fire protective sprinkler system; or
      - (c) an appliance for heating water.

11. **We** do not pay for destruction, confiscation, or seizure by order of any government or public authority.
12. **We** do not pay for loss to watercraft, including their trailers, furnishings, equipment and outboard motors, caused by collision, sinking, swamping or stranding. This exclusion does not apply to collision of watercraft with a land **motorized vehicle**.
13. **We** do not pay for loss caused by dampness of atmosphere or extremes of temperature. This does not apply to loss caused directly by rain, snow, sleet, or hail.
14. **We** do not pay for loss to property, other than jewelry, watches, and furs, occasioned by or resulting from a refinishing, renovating, or repairing process.

**We** pay for direct loss by fire, smoke, or explosion (not otherwise excluded) that results from any of the above.

#### ADDITIONAL COVERAGES

**Water Damage** - The following paragraph is added to exclusions that apply to Property Damage:

Water Damage to property described in Coverage C - Personal Property at a location not owned by **you** or used as a **residence**, except temporarily, is covered.

All other **terms** of this policy apply.