



OREGON MUTUAL INSURANCE COMPANY
CONDOMINIUM UNIT-OWNER ADDITIONS
SPECIAL COVERAGE

Under **Incidental Property Coverages**, coverage for Condominium Unit-Owner Additions is extended to insure against risks of accidental direct physical loss unless specifically excluded.

The following exclusions apply in addition to the Exclusions That Apply to Property Coverages:

1. **Freezing, Discharge, Leakage or Overflow - Unoccupied Premises** - If the condominium unit is vacant or unoccupied (including temporary absence of more than 30 consecutive days immediately before the loss), or under construction and 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 and air-conditioning systems, water heaters, automatic fire protection sprinkler systems, and 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 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 condominium unit being built, or theft of materials or supplies for use in construction of the unit, until the condominium unit is finished and occupied.
4. **Vandalism or Glass Breakage** - **We** do not pay for loss caused by vandals or breakage of glass while the condominium unit is vacant for more than 30 consecutive days immediately before the loss. A condominium unit under construction 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, water heater, automatic fire protection sprinkler system, or domestic appliance.

Except as provided above, **we** pay for loss caused by the accidental leakage, overflow, or discharge of liquids or steam from a plumbing, heating or air-conditioning system, water heater, automatic fire protection 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 structure, pavements, patios, or any 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, **we** do pay for loss by collapse of a building or a part of a building caused by hidden insect or vermin damage. (Collapse does not mean settling, cracking, shrinking, bulging, or expanding.)
8. **Smoke** - **We** do not pay for damage caused by smoke from agricultural smudging or industrial operations.

We pay for an ensuing loss by Fire, Explosion, Smoke, or Glass Breakage which results from any of the above, unless the ensuing loss itself is excluded.

Higher Limit (Optional)

Under **Incidental Property Coverages**, if an amount is shown below, the **limit** that applies to Condominium Unit-Owner Additions is increased by the following:

Amount of increase: \$