



**OREGON MUTUAL INSURANCE COMPANY
HOMEOWNERS DWELLING UNDER CONSTRUCTION CLAUSE**

H054 (6-95)

If the **insured premises** described in the Declarations is a one to four family house being constructed by or for **you**, the following conditions also apply:

- a. Glass Breakage - Coverage does not apply to damage caused by workers to a **residence** being constructed by or for **you**;
- b. Coverage C - Personal Property - Coverage is extended to any location except the **insured premises** described in the Declarations while the **residence** is being constructed for **you**. This provision shall cease when **you** occupy the **residence**; and
- c. Vandalism - This peril is excluded under Coverage A - Residence and Coverage B - Related Private Structures on the Premises if the **residence** under construction is not occupied within 180 days from the date construction began.

SAMPLE