



OREGON MUTUAL INSURANCE COMPANY  
INCIDENTAL BUSINESS OCCUPANCY – INSURED PREMISES

H139 (6-95)

This policy covers the following **business** which is conducted by an **insured** on the **insured premises**:

**Description of Business:**

The **business** is conducted in either:

- the **residence** covered under Coverage A; or
- a related private structure on the **insured premises**.

**Description of Related Private Structure:**

1. If the **business** is conducted in a related private structure on the **insured premises**, **we** cover the structure for accidental direct physical loss caused by perils insured against as described in this policy. **We** pay no more than the **limit** shown in this endorsement.

Limit: \$

Neither Coverage A nor Coverage B apply to this structure.

2. Under **Limitations on Certain Property**, the **limit** that applies to **business** property while on the **insured premises** does not apply to furnishings, supplies, and equipment pertaining to the **business** on the **insured premises** described in this endorsement.
3. Under **Incidental Liability Coverages**, the following is added to **Incidental Business Coverage**:  
**business** activities of an **insured** which pertain to the use of the **insured premises** as described in the Incidental Business Occupancy - Insured Premises endorsement.
4. Under **Exclusions That Apply Only To Coverage M**, the exclusion that applies to a person who is on the **insured premises** because a **business** is conducted or professional services are rendered on the **insured premises** does not apply to the **business** described in this endorsement.
5. This insurance does not apply to **bodily injury** to:
  - a. an employee of an **insured** arising out of the **business** use described above, other than a person while performing duties as a **domestic employee** of an **insured**; or
  - b. a pupil arising out of corporal punishment administered by or at the direction of the **insured**.