

OREGON MUTUAL INSURANCE COMPANY ADDED PERILS FOR REFRIGERATED FOOD PRODUCTS

We cover loss to contents of a freezer or refrigerated unit on the **insured premise**. We pay no more than \$500. The covered contents must be owned by **you**. The loss must be caused by change in temperature resulting from:

- 1. Interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment; or
- 2. Mechanical or electrical breakdown of the refrigeration system.

You must maintain the refrigeration equipment in proper working condition.

No deductible applies.