



**OREGON MUTUAL INSURANCE COMPANY
MORTGAGE BENEFIT COVERAGE**

H196 (5-99)

If a loss covered under Section I (Principal Property Coverages) of this policy makes the **insured premises** uninhabitable, **we** will pay **you**, in monthly installments, a sum of money equal to the amount due each month on the principal and interest on the promissory note executed by **you** which is secured by a first deed of trust or mortgage covering the **insured premises**.

Payments will start forty-five days after the covered loss renders the **insured premises** uninhabitable. Payments to **you** will continue during the time the **insured premises** is uninhabitable up to a maximum of twelve months. Payments to **you** under this coverage will end ninety days after the **insured premises** becomes uninhabitable if repair or reconstruction of the premises has not begun.

This coverage is additional insurance. No deductible applies to this coverage.

SAMPLE