



**OREGON MUTUAL INSURANCE COMPANY
HOMEOWNER ACCIDENTAL DEATH BENEFIT**

M0005H (2-07)

AGREEMENT

We will pay \$1000 for the death of an **insured** caused by an accident occurring on the **insured premises**. The death must be the direct result of the accident, independent of all other causes and must occur within 90 days after the date of the accident.

EXCLUSIONS:

We will not pay for death caused directly or indirectly by:

1. bodily or mental infirmity or bacterial infections or any other kind of disease or medical or surgical treatment (except surgical operations made necessary solely by injuries covered by this endorsement);
2. war (declared or undeclared) including civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel or any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;
3. any nuclear hazard (nuclear means nuclear reaction, radiation, radioactive contamination, including radon or any result of these). This includes the negligent, defective or improper design or construction or maintenance of a nuclear facility or other act or omission which results in a nuclear hazard;
4. earthquake, tornado, hurricane, flood, volcanic eruption or other natural disasters;
5. suicide whether sane or insane; and
6. motorized vehicles.