



**OREGON MUTUAL INSURANCE COMPANY
SPORTS EQUIPMENT ENDORSEMENT**

M0030H (2-07)

This endorsement insures against accidental direct physical loss to sports equipment caused by perils not otherwise excluded. Sports equipment not eligible for this coverage include motorized equipment, watercraft, **aircraft** including hang gliders or parachutes, jet skis, and scuba diving equipment. Our **limit** of liability is \$1500 and is subject to the policy deductible. This special **limit** is the total **limit** per occurrence for all sports equipment losses not included in the named perils for personal property.

EXCLUSIONS THAT APPLY TO SPORTS EQUIPMENT

- a. loss or damage caused (1) by any refinishing, renovating or repairing process; (2) by dampness of atmosphere and/or extremes of temperature; (3) by gradual depreciation, inherent defect or faulty manufacture.
- b. breakage, marring, scratching, tearing or denting unless caused by (1) fire; (2) theft; or (3) collision or derailment or overturn of a vehicle on which the insured property is being transported.
- c. loss or damage caused by or resulting from use of the insured property for the purposes for which it was intended.
- d. infidelity of the **insured's** employee or persons to whom the insured property may be entrusted or rented.