



**OREGON MUTUAL INSURANCE COMPANY
PERSONAL UMBRELLA LIABILITY POLICY
SPECIFIED BUSINESS ACTIVITIES**

M0281U (1-03)

(The entries required to complete this endorsement will be shown below or on the "declarations".)

Description of business:

Location:

EXCLUSIONS

1. With respect to the "business" described above, exclusions 5. and 8. are deleted and replaced by the following:

5. "bodily injury", "property damage", or "personal injury" that results from activities related to the "business" of any "insured", whether or not the "bodily injury", "property damage", or "personal injury" is covered by "underlying insurance" at the time of the "occurrence" or offense.

However, this exclusion does not apply to:

- a. with respect to an "insured premises" normally occupied by "your" household, "bodily injury", "property damage", or "personal injury" that results from:
- (1) the occasional rental or holding for rental for use as a residence of that part of the "insured premises" normally occupied solely by "your" household; or
 - (2) the rental or holding for rental for use as a residence of part of the "insured premises" not normally occupied solely by "your" household, but only if no family unit houses more than two roomers or boarders;
- b. "bodily injury", "property damage", or "personal injury" that results from the rental or holding for rental, in whole or in part, of an "insured premises", other than an "insured premises" described in 5.a.(1) or 5.a.(2) above, for use as a residence;
- c. "bodily injury", "property damage", or "personal injury" that results from the rental or holding for rental of part of an "insured premises" for use as a school, studio, office, or private garage;
- d. "bodily injury", "property damage", or "personal injury" that results from the use of a "motorized vehicle" or a trailer, but only to the extent that such use is covered by "underlying insurance" at the time of the "occurrence" or offense; or
- e. "bodily injury" or "property damage" that results from activities related to the

"business" described above, but only to the extent that such "bodily injury" or "property damage" is covered by "underlying insurance" at the time of the "occurrence".

8. "property damage" to any property:
- a. that is rented to, occupied by, used by, or in the care of an "insured" in relation to an "insured's" "business"; or
 - b. for which an "insured" is contractually obligated to provide insurance at the time of the "occurrence".

However, this exclusion does not apply to "property damage" caused by fire, smoke, or explosion.

2. The following exclusion is added.

This Personal Umbrella Liability Coverage does not apply to "bodily injury" or "personal injury" that arises out of any:

- a. refusal to employ;
- b. termination of employment;
- c. coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment related practices, policies, acts, errors, or omissions; or
- d. consequential "bodily injury" or "personal injury" as a result of a., b., or c. above.

This exclusion applies where the "insured" is liable either as an employer or in any other capacity; or there is an obligation to fully or partially reimburse a third party for damages arising out of a., b., c., or d. above.

All other "terms" of the policy apply.