



**OREGON MUTUAL INSURANCE COMPANY
PERSONAL UMBRELLA LIABILITY POLICY
EXCLUSION – PUNITIVE DAMAGES**

M0286U (1-03)

This policy does not apply to a claim or indemnification for punitive or exemplary damages. If a suit seeking both compensatory and punitive or exemplary damages is brought against an "insured" for an "occurrence" covered by this policy, "we" will provide defense coverage.

"We" will not pay for any costs, interest, or damages attributable to punitive or exemplary damages.

All other "terms" of this policy apply.

SAMPLE