



**OREGON MUTUAL INSURANCE COMPANY
PERSONAL UMBRELLA LIABILITY POLICY
AMENDATORY ENDORSEMENT – OREGON**

M0291U (1-03)

1. Under Policy Conditions, the Cancellation and Nonrenewal condition is deleted and replaced by:
Cancellation and Nonrenewal - "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.
"We" may cancel or not renew this policy by written notice to "you" at the address shown on the "declarations". Proof of delivery or mailing is sufficient proof of notice.
If "we" cancel this policy, "we" will give "you" notice:
 - a. at least ten days before cancellation is effective, if cancellation is because the premium has not been paid when due; or
 - b. at least 30 days before cancellation is effective, if cancellation is for any reason other than nonpayment of premium.If "we" do not renew this policy, "we" will give "you" notice at least 30 days before nonrenewal is effective.
"Your" return premium, if any, will be refunded at the time of cancellation or as soon as practical. "You" may be entitled to a premium refund for the unexpired policy period on a pro rate basis. Payment or tender of the unearned premium is not a condition of cancellation.
2. Under Policy Conditions, the following addition amends Misrepresentation, Concealment, or Fraud:
All statements made by "you" or on "your" behalf, in the absence of fraud, will be deemed representations and not warranties. No such statements that arise from an error in the application will be used in defense of a claim under this policy unless:
 - a. the statements are contained in a written application; and
 - b. a copy of the application is endorsed upon or attached to this policy when issued.In order to use any representation made by "you" or on "your" behalf in defense of a claim, "we" must show that the representations were material and that "we" relied on them.