



OREGON MUTUAL INSURANCE COMPANY  
CONDOMINIUM UNIT-OWNER ADDITIONS  
SPECIAL COVERAGE

M0860D (3-08)

For an additional premium, this endorsement changes the policy.

**Coverage A - Residence**

Under Coverage A - Residence, item 1 is deleted and replaced by the following:

1. **We** cover the following property:
  - a. fixtures, alterations, decorations, additions, installations or items of real property that pertain to **your** condominium unit;
  - b. structures at the location of the **insured premises** owned solely by **you** other than the **insured premises**; or
  - c. property that is **your** insurance responsibility under an agreement with an association or corporation of property owners.

**PERILS INSURED AGAINST, EXCLUSIONS, RESTRICTIONS, AND LIMITATIONS - COVERAGES A AND B**

**Coverage A - Residence and Coverage B - Related Private Structures - We** insure property covered under Coverages A and B for risks of direct physical loss, unless the loss is excluded under the Exclusions Applying to Coverages A and B or under the General Exclusions.

**EXCLUSIONS APPLYING TO COVERAGES A AND B:**

1. **Freezing, Discharge, Leakage, or Overflow - Unoccupied Residence - We** do not pay for loss caused by freezing or the resulting discharge, leakage, or overflow from any plumbing, heating, air-conditioning, or automatic sprinkler system; water heater; or domestic appliance if the condominium unit is vacant, unoccupied, or under construction and unoccupied. This exclusion does not apply if **you** take reasonable care to:
  - a. maintain heat in the building; or
  - b. shut off the water supply and completely empty liquids from such system, heater, or appliance.
2. **Freezing, Thawing, Pressure, or Weight of Ice or Water - We** do not pay for damage caused by freezing, thawing, or pressure or weight of ice or water (whether driven by wind or not) to structures - other than structures that are buildings, carports, or mobile homes - such as:
  - a. swimming pools, fences, patios, paved areas;
  - b. retaining walls, bulkheads, foundations;
  - c. wharves, docks, or piers.
3. **Theft - We** do not pay for loss caused by theft or attempted theft of any item that is not an integral part of a covered condominium unit. **We** do not pay for loss caused by theft or attempted theft from a condominium unit that is under construction and not occupied for its intended use.
4. **Vandalism, Burglary Damage, or Glass Breakage - We** do not pay for loss caused by vandals, burglary

damage, or breakage of glass if the condominium unit is vacant for more than 30 days in a row just before the loss. A condominium unit being built is not vacant.

5. **Seepage or Leakage - We** do not pay for loss caused by repeated or continuous seepage or leakage of liquids or steam from within a plumbing, heating, air-conditioning, or automatic sprinkler system; water heater; or domestic appliance. Except as provided above, **we** pay for loss caused by the accidental leakage, overflow, or discharge of liquids or steam from a plumbing, heating, air-conditioning, or automatic sprinkler system; water heater; or domestic appliance. **We** also pay the reasonable cost of removing and replacing those parts of the building or mobile home necessary to make repairs. **We** do not pay for loss to the system, heater, or appliance from which the liquid or steam escapes.
6. **Settling, Cracking, Shrinking, Bulging, or Expanding - We** do not pay for loss caused by the settling, cracking, shrinking, bulging, or expanding of a building structure or mobile home, pavements, patios, or other outdoor structures.
7. **Birds, Vermin, Rodents, Insects, or Domestic Animals - We** do not pay for loss caused by birds, vermin, rodents, insects, or domestic animals, except as provided under Incidental Coverages.
8. **Smoke - We** do not pay for damage caused by smoke from agricultural smudging or industrial operations.
9. **Collapse - We** do not pay for loss caused by collapse, except as provided under Incidental Coverages.
10. **Hail, Ice, Sleet, Snow, or Wind - Outdoor Antennas - We** do not pay for loss to outdoor antennas, including their lead-in wiring, masts and towers; caused by hail, ice, sleet, snow, or wind.
11. **Pollution - We** do not pay for loss caused by the release, discharge, or dispersal of **pollutants**. **We** pay for an ensuing loss that results from any of the above, unless the ensuing loss itself is excluded.
12. **We** do not pay for loss excluded under the General Exclusions.

**Coverage D - Additional Living Costs and Fair Rental Value**

Coverage D is amended to read that **we** also pay if the **insured premises** is made unfit for its normal use by a peril insured against to a building containing the **insured premises**.

**HOW MUCH WE PAY FOR LOSS OR CLAIM**

The replacement cost terms that apply to buildings covered under Coverages A and B also apply to the coverage provided by this endorsement.