



OREGON MUTUAL INSURANCE COMPANY  
RESIDENTIAL ASSOCIATION EARTHQUAKE LOSS ASSESSMENT

M0862D (3-08)

Limit: \$ \_\_\_\_\_ per occurrence

For an additional premium this endorsement changes the policy.

1. THIS PROVISION INCLUDES ONE OR MORE EXCLUSIONS, RESTRICTIONS, OR LIMITATIONS.

**We** agree to pay **your** share of an assessment made by **your** homeowners, condominium, mobile-homeowners or similar residential association and charged against all the members of the association up to the **limit** stated in this endorsement. This coverage applies only when the assessment results from earthquake damage to property owned collectively by all association members.

One or more earthquake shocks that occur within a 72-hour period constitute a single occurrence.

2. THIS PROVISION INCLUDES ONE OR MORE EXCLUSIONS, RESTRICTIONS, OR LIMITATIONS.

Under HOW MUCH WE PAY FOR LOSS OR CLAIM, the Deductible provision is replaced by the following with respect to this coverage:

**Deductible - We** pay only that part of **your** share of the assessment for each earthquake occurrence which is more than five percent of the **limit** stated in this endorsement. This deductible amount shall not be less than \$250 in any one occurrence. No other deductible applies to this coverage.

3. THIS PROVISION INCLUDES ONE OR MORE EXCLUSIONS, RESTRICTIONS, OR LIMITATIONS.

**We** do not cover any assessment made as a result of loss caused directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to, or aggravated by earthquake.

4. THIS PROVISION INCLUDES ONE OR MORE EXCLUSIONS, RESTRICTIONS, OR LIMITATIONS.

**We** do not cover any assessment made as a result of loss caused directly or indirectly by landslide, subsidence, erosion or mudflow or the rising, sinking, shifting, expanding or contracting of the earth, unless such loss occurs as a result of an earthquake.