



**OREGON MUTUAL INSURANCE COMPANY  
COMMERCIAL EMPLOYMENT PRACTICES  
LIABILITY INSURANCE COVERAGE  
SUPPLEMENTAL DECLARATIONS**

**POLICY NUMBER:**

**NAMED INSURED:**

**NOTICE**

- THIS IS A CLAIMS-MADE AND REPORTED POLICY. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS EPL COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSUREDS DURING THE EPL COVERAGE PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. VARIOUS PROVISIONS IN THIS EPL COVERAGE RESTRICT COVERAGE. PLEASE READ THE ENTIRE EPL COVERAGE FORM CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.
- THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS EPL COVERAGE SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS. AMOUNTS INCURRED FOR DEFENSE COSTS SHALL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.
- ANY "DEFENSE COSTS" PAID UNDER THIS COVERAGE FORM WILL REDUCE THE AVAILABLE LIMITS OF INSURANCE AND MAY EXHAUST THEM COMPLETELY. "DEFENSE COSTS" MEANS REASONABLE AND NECESSARY FEES, COSTS AND EXPENSES CONSENTED TO BY THE INSURER RESULTING SOLELY FROM THE INVESTIGATION, LEGAL DEFENSE AND LEGAL APPEAL OF A CLAIM AGAINST THE INSURED, BUT EXCLUDING SALARIES OF OFFICERS AND EMPLOYEES OF THE INSURER.

<b>EPL Coverage Period:</b>	From: To:	At 12:01 A.M. Standard Time at your mailing address shown on the Declarations page of this policy
<b>EPL Aggregate Limit of Liability:</b>	\$	Annual aggregate for all "loss" combined, including "defense costs".
<b>EPL Deductible Amount:</b>	\$	For "loss" arising from claims or suits alleging the same "wrongful employment act" or "related wrongful employment acts".
<b>EPL Retroactive Date:</b>		If no date is shown, "we" will consider the EPL Retroactive Date to be the date of organization of the "named insured". The EPL Retroactive Date will remain the same through all subsequent renewals. No change will be made to the EPL Retroactive Date unless at the sole request of the insured.
<b>EPL Coverage Premium:</b>	\$	EPL Premium for the EPL Coverage Period
<b>Third Party Violations Premium (Optional):</b>	\$	If coverage for "third party violations" has been paid for, the premium will be shown and coverage is in force. Otherwise, there is no coverage available for "third party violations".
<b>TOTAL EPL COVERAGE PREMIUM: \$</b>		

This insurance does not apply to "loss" arising out of a "wrongful employment act" that arises out of incidents or circumstances of which "you" had knowledge prior to the effective date of this EPL Coverage or the first EPL Coverage Form issued by "us" of which this EPL Coverage is an uninterrupted renewal.