



**OREGON MUTUAL INSURANCE COMPANY
SUBSIDENCE EXCLUSION**

M2327U (12-16)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM

Under **Section I – Coverages, Coverage A – Bodily Injury and Property Damage Liability** and **Coverage B – Personal and Advertising Injury Liability** the following is added under Paragraph 2., **Exclusions:**

Subsidence of Land

"Bodily injury", "property damage", or "personal and advertising injury" arising out of, related to, resulting from, contributed to, or aggravated by the "subsidence" of land.

"Subsidence" shall mean earth movement including, but not limited to, landslide, mudflow, earth sinking, earth rising or earth shifting.

It is further agreed that this insurance shall not become excess of any reduced or exhausted underlying aggregate limit to the extent that such reduction or exhaustion is the result of claims, damage, loss or expense arising out of or in any way related to "subsidence".