



**OREGON MUTUAL INSURANCE COMPANY
BUSINESSOWNERS EXTENDED REPORTING PERIOD
FOR EMPLOYEE BENEFITS LIABILITY COVERAGE**

M2386B (1-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following

EMPLOYEE BENEFITS LIABILITY COVERAGE ENDORSEMENT

SCHEDULE

Premium \$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A.** An Extended Reporting Period Endorsement is provided, as described in Paragraph **A.6.** of the Employee Benefits Liability Coverage Endorsement.
- B.** An Extended Reporting Period Aggregate Limit applies, as set forth below in Paragraph **C.** of this endorsement, to claims first received and recorded during the Extended Reporting Period. This limit is equal to the Aggregate Limit entered on the Schedule of the Employee Benefits Liability Coverage Endorsement in effect at the end of the policy period.
- C.** Paragraph **4.a.(2)** of the Employee Benefits Liability Coverage Endorsement is replaced by the following:
- a. Limits Of Insurance**
- (2)** The Aggregate Limit is the most we will pay for all damages because of acts, errors or omissions negligently committed in the "administration" of your "employee benefit program".
However, the Aggregate Limit does not apply to claims first received and recorded during the extended reporting period.
The Extended Reporting Period Aggregate Limit is the most we will pay for damages because of acts, errors or omissions negligently committed in the "administration" of your "employee benefit program" for claims first received and recorded during the Extended Reporting Period.
- D.** The following is added to Paragraph **2.** of the Other Insurance Condition of Paragraph **B.1.** of the Employee Benefits Liability Coverage Endorsement:
- 2.** This Employee Benefits Liability insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:
- (b)** Whose policy period begins or continues after the Extended Reporting Period Endorsement takes effect.
- E.** This endorsement will not take effect unless the additional premium for it, as set forth in Paragraph **A.6.c** of the Employee Benefits Liability Coverage Endorsement, is paid when due. If that premium is paid when due, this endorsement may not be cancelled.