



**OREGON MUTUAL INSURANCE COMPANY  
BUSINESSOWNERS  
AUTOMOBILE SERVICE OPERATIONS SUPPLEMENTAL COVERAGES**

M2441B (1-06)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

The following is added to **Section II – Liability**:

**1. AUTO MEDICAL PAYMENTS COVERAGE**

The following coverage is added.

**A. COVERAGE**

We will pay reasonable expenses incurred for necessary medical and funeral services to or for an "insured" who sustains "bodily injury" caused by "accident". We will pay only those expenses incurred, for services rendered within three years from the date of the "accident".

**B. WHO IS AN INSURED**

1. You while "occupying" or, while a pedestrian, when struck by any "auto".
2. If you are an individual, any "family member" while "occupying" or, while a pedestrian, when struck by any "auto".
3. Anyone else "occupying" a "covered auto" or a temporary substitute for a "covered auto". The "covered auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.

**C. EXCLUSIONS**

This insurance does not apply to any of the following:

1. "Bodily injury" sustained by an "insured" while "occupying" a vehicle located for use as a premises.
2. "Bodily injury" sustained by you or any "family member" while "occupying" or struck by any vehicle (other than a "covered auto") owned by you or furnished or available for your regular use.
3. "Bodily injury" sustained by any "family member" while "occupying" or struck by any vehicle (other than a "covered auto") owned by or furnished or available for the regular use of any "family member".
4. "Bodily injury" to your employee arising out of and in the course of employment by you. However, we will cover "bodily injury" to your domestic employees if not entitled to workers' compensation benefits.
5. "Bodily injury" to an "insured" while working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
6. "Bodily injury" caused by declared or undeclared war or insurrection or any of their consequences.
7. "Bodily injury" to anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Bodily injury" sustained by an "insured" while "occupying" any "covered auto" while used in any professional racing or demolition contest or stunting activity, or while practicing for any such contest or activity. This insurance also does not apply to any "bodily injury" sustained by an "insured" while the "auto" is being prepared for such a contest or activity.

**D. LIMIT OF INSURANCE**

Regardless of the number of "covered autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for "bodily injury", for each "insured" injured in any one "accident" is the limit of insurance for medical payments coverage shown in the declarations.

No one will be entitled to receive duplicate payments for the same element of "loss" under this coverage and the Businessowners Liability Coverage.

**E. ADDITIONAL DEFINITIONS**

As used in this endorsement:

1. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
2. "Covered Auto" means an auto for which coverage has been purchased under the Optional Auto Liability Coverage.
3. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
4. "Loss" means direct or accidental loss or damage.
5. "Occupying" means in, upon, getting in, on, out of or off.