



**OREGON MUTUAL INSURANCE COMPANY  
BUSINESSOWNERS  
AGGREGATE LIMIT OF INSURANCE PER LOCATION**

M2442B (1-06)

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

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

**Section II - Liability** is amended as follows:

- A. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under paragraph **A.1. - Business Liability**, and for all medical expenses caused by accidents under paragraph **A.2. - Medical Expenses**, which can be attributed only to operations at a "location" insured on this policy:
1. A separate General Aggregate Limit applies to injury or damage, other than injury or damage under the "products-completed operations hazard". This Location General Aggregate Limit applies to each insured "location", and that limit is equal to the amount of the Aggregate Limit applicable in Paragraph **D.4.b. - Aggregate Limits**.
  2. The General Aggregate Limit is the most we will pay for the sum of all damages under paragraph **A.1. - Business Liability**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and for medical expenses under paragraph **A.2. - Medical Expenses** regardless of the number of:
    - a. Insureds;
    - b. Claims made or "suits" brought; or
    - c. Persons or organizations making claims or bringing "suits".
  3. Any payments made under paragraph **A.1. - Business Liability** for damages or under paragraph **A.2. - Medical Expenses** shall reduce the Location General Aggregate Limit for that designated "location". Such payments shall not reduce the General Aggregate Limit shown in paragraph **D.4.b. - Aggregate Limits** nor shall they reduce any other Location General Aggregate Limit for any other insured "location".
  4. The limits shown in the Declarations for Liability and Medical Expenses, Damage to Premises Rented To You, and Medical Expenses (per Person) continue to apply, subject to the applicable Location General Aggregate Limit.
- B. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under paragraph **A.1- Business Liability**, and for all medical expenses caused by accidents under paragraph **A.2. - Medical Expenses**, which cannot be attributed only to operations at a single "location" shown in the Schedule above:
1. Any payments made under paragraph **A.1. - Business Liability** for damages or under paragraph **A.2. - Medical Expenses** shall reduce the amount available under the Aggregate Limit subject to paragraph **D.4.b. - Aggregate Limits** or the Products-Completed Operations Aggregate Limit in paragraph **D.4.a - Aggregate Limits**, whichever is applicable; and
  2. Such payments shall not reduce any Location General Aggregate Limit.
- C. Any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-Completed Operations Aggregate Limit in paragraph **D.4.a - Aggregate Limits**, and not reduce the Aggregate Limit subject to paragraph **D.4.b. - Aggregate Limits**, nor the Location General Aggregate Limit.
- D. For the purposes of this endorsement, paragraph **F. -Liability And Medical Expenses Definitions** is amended by the addition of the following definition:
- "Location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.
- E. The provisions of Limits Of Insurance not otherwise modified by this endorsement shall continue to apply as stipulated.