



**OREGON MUTUAL INSURANCE COMPANY
BEE BOARD COVERAGE**

M2453F (9-07)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This form covers the following described property for not exceeding the amount shown.

DESCRIPTION:

Leaf Cutter Bee Boards and Bee Larvae

AMOUNT OF INSURANCE: \$ *

TERRITORY:

This form covers within the Continental United States (excluding Alaska) and Canada.

PERILS INSURED AGAINST:

This form insures against direct loss or damage caused by:

1. Fire and lightning, measures used by civil authorities to combat fires.
2. Windstorm and hail but excluding loss caused directly or indirectly by: (1) frost or cold weather, or (2) snowstorm, tidal wave, highwater or overflow, whether driven by wind or not, or (3) by rain, snow, sand or dust, whether driven by wind or not.
3. Theft.

EXCLUSIONS:

This form does not insure against:

1. Loss or damage caused by wear and tear, gradual deterioration, mechanical breakdown, moths, vermin, inherent vice or defect.
2. Loss or damage caused by any alteration, repair, adjusting, servicing or maintenance operations, unless fire or explosion ensues and then only for the loss or damage by such ensuing fire or explosion.
3. Loss or damage to electrical apparatus caused by electricity other than lightning, unless fire ensues and then only for the loss or damage by such ensuing fire.
4. Loss or damage caused by dampness of atmosphere or extremes of temperature.
5. Loss or damage caused by infidelity of the Insured's employees or persons to whom the insured property may be entrusted.
6. Loss or damage by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled and whether such loss be direct or indirect, proximate or remote, or perils insured against in this policy. However, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.
7. Loss or damage caused by the perils listed in the war damage clause in the policy to which this form is attached.
8. Loss or damage caused by breakage, denting, marring, ripping, tearing, chipping or scratching, unless directly caused by a peril insured against named herein.
9. Bee larvae not in board or containers.
10. Loss or damage to bees except bees in the larvae stage.

DEDUCTIBLE

Each claim for loss or damage shall be adjusted separately and from the amount of each adjusted claim the sum of \$ * shall be deducted.

SPECIAL CONDITIONS

This company shall not be liable for more than \$ * per any one board or container.

This company shall be liable in event of loss for no greater proportion thereof than the amount hereby insured bears to the actual value of the property insured hereunder at the time such loss shall happen.

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