



**OREGON MUTUAL INSURANCE COMPANY  
MULTI-UNIT RESIDENTIAL STRUCTURES EXCLUSION**

M2665L (12-16)

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

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to "bodily injury" or "property damage" arising out of "your work" or "your products" or the work or products of any other "insured" performed on, used on, or incorporated into any condominium or co-op building or project regardless of size, or any other "multi-unit residential structure" or "residential development" that contains or is comprised of greater than \_\_\_\_\_ residential dwelling units.

This exclusion does not apply to "your work" or the work of any other "insured":

1. Performed for the "owner" of an individual unit within a condominium, and performed entirely within the boundaries of that owner's condominium unit, or
2. Performed after the "completion" of the initial construction of a "multi-unit residential structure", provided that the work does not involve the repair or replacement of "your work" or the work of any other "insured" performed prior to "completion" unless the work involves converting an apartment complex to condominiums.

The following definitions are added to the **DEFINITIONS** Section:

"Multi-unit residential structure" means condominium or co-op buildings or projects, apartments, townhouses, mixed use commercial/residential structures, or any other building or structure containing multiple residential dwelling units.

"Residential development" means a large piece or parcel(s) of land subdivided into two or more lots, tracts, parcels or other divisions of land for the development and sale of dwellings.

"Completion" means the later of the time of issuance of the certificate of occupancy for the building or the time of sale of the first condominium unit to the general public.

"Owner" does not include the developer of the condominium project or a related entity.