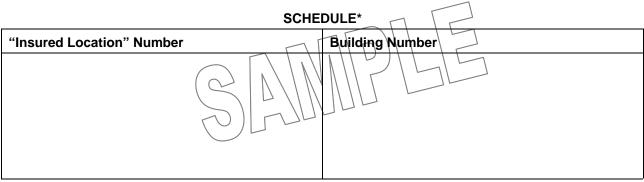


OREGON MUTUAL INSURANCE COMPANY DWELLING UNDER COURSE OF CONSTRUCTION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM



*Information required to complete this Schedule, if not shown on this Endorsement, will be shown in the Declarations.

For the locations and buildings indicated in the schedule, if the building described is a one to four family house being built for "you" by a licensed and insured contractor, the following conditions also apply:

a. Glass Breakage

Coverage does not apply to damage to glass caused by workers to a "dwelling" shown in the schedule;

b. Coverage C – Household Personal Property

Coverage is extended to any location except the "insured location" described in the Declarations while the residence is being constructed for you. This provision shall cease when you occupy the dwelling; and

c. Vandalism

This cause of loss is excluded under Coverage A – Dwellings and Coverage B – Other Private Structures Appurtenant To Dwellings on the "insured location" if the dwelling under construction is not occupied within 180 days from the date construction began.