



OREGON MUTUAL INSURANCE COMPANY  
BUSINESSOWNERS  
FLORIST ERRORS AND OMISSIONS LIABILITY

M2700B (1-06)

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

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The coverage granted by this endorsement is subject to all of the provisions of the BUSINESSOWNERS COVERAGE FORM not expressly modified herein.

Solely with respect to the “wrongful acts” coverage provided by this endorsement, **Section II–Liability** is amended as follows:

A. Amended Coverages

1. The Insuring Agreement under Paragraph **A. – Coverages** is amended to add the following:  
Coverage for “property damage” is extended to cover “wrongful acts” in your capacity as a retail or wholesale florist.  
However, none of the “property damage” coverage which provides coverage for Damage to Premises Rented to You applies to “wrongful acts”.
2. Paragraph A.1.f. (1).c. is replaced by the following:
  - (c) The cost of bonds to release attachments, regardless of whether or not they exceed the applicable limit of insurance shown in the Declarations. We do not have to furnish these bonds.

B. Deleted Exclusions

1. Under the Business Liability Exclusions, Paragraph B.1.j. does not apply to “property damage” or a “wrongful act” due to the rendering of or the failure to render any professional services as a retail or wholesale florist.
2. Under the Business Liability Exclusions, Subparagraphs (3) and (4) of exclusion B.1.k., Damage to Property do not apply to “wrongful acts”.

C. Clarification As Respects The Liability And Medical Expenses Limits of Insurance

The Limits of Insurance for any “wrongful acts” covered by this endorsement are within, and not in addition to, the otherwise applicable Limits of Insurance for “property damage”, as provided by Paragraph D. – Liability And Medical Expenses Limits Of Insurance.

Any damages we pay on your behalf for a covered “wrongful act” will erode the Aggregate Limits as respects the Limits of Insurance available to make payments for any other claim covered by **Section II–Liability**. Consequently, any payments made on your behalf for covered losses other than “wrongful acts” will also erode the General Aggregate limit available to pay for “wrongful acts”.

D. Additional Definition

Solely as respects the coverage provided by this endorsement, the following definition is added to Paragraph F. – Liability And Medical Expenses Definitions:

“Wrongful act” or “wrongful acts” means any:

- a. Negligent act, error, or omission; or
- b. Mistake or misdelivery

in the rendering of or the failure to render services as a retail or wholesale florist.