



OREGON MUTUAL INSURANCE COMPANY
BUSINESSOWNERS
HOUSEHOLD PERSONAL PROPERTY

M2701B (1-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section I – Property is amended as follows:

A. Paragraph A.1. – Covered Property is amended as follows:

Covered Property includes Household Personal Property:

Household Personal Property, including property purchased under an installment plan, located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, usual to the occupancy of the described premises as a living quarters. Covered property includes property which:

1. Belongs to you; or
2. At your option, belongs to your domestic worker; or
3. Belongs to a member of your family; or
4. Belongs to others and for which you may be liable.

But this does not include property of a customer of your business, or a guest.

B. The following is added to paragraph A.5.f. – Additional Coverages:

Additional Living Costs:

We pay the necessary and reasonable increase in living costs you incur to maintain the normal standard of living of your household if a part of the insured premises is made unfit for use by an insured loss. We pay only for the period of time reasonably required to make the insured premises fit for use or if you permanently relocate, the time reasonably required to settle your household in new quarters, whichever is less. This period of time is not limited by the policy period.

We pay your additional living costs and loss of rent for up to two weeks if the premises next to the insured premises are damaged from a peril insured against by this policy and you may not, by order of civil authority, use the insured premises. This is not limited by the policy period.

We do not pay for loss of rent or costs due to the cancellation of a lease or an agreement.

The most we will pay for additional living costs in any one occurrence is \$100,000.

C. The following is added to paragraph A.6.b. – Coverage Extensions:

Personal Property off Premises:

You may apply up to 10% of the Limit of Insurance for Business Personal Property for property described above as Household Personal Property while it is away from the described premises.

This coverage extension does not increase the Limit of Insurance.