



OREGON MUTUAL INSURANCE COMPANY
BUSINESSOWNERS
BAKERY SERVICES ERRORS AND OMISSIONS LIABILITY

M2740B (1-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II – Liability is amended as follows:

- A.** For the insurance provided by this endorsement, all provisions under Paragraph **A.1. Business Liability** also apply to damages resulting from the insured's negligent act, error or omission in providing bakery services.
- B.** Under Paragraph **A.** Coverages we will also pay those sums that the insured becomes legally obligated to pay as damages resulting from the insured's negligent act, error or omission in providing bakery services.
- C.** The most we will pay for damages due to bakery service acts, errors and omissions under this endorsement is an annual aggregate limit of \$50,000.
- D.** Paragraph **D.2. of Liability And Medical Expenses Limits Of Insurance** is replaced by the following:
- 2.** The most we will pay for the sum of all damages because of all:
- a.** "Bodily injury", "property damage", and medical expenses arising out of any one "occurrence";
 - b.** "Personal and advertising injury" sustained by any one person or organization; and
 - c.** Bakery acts, errors and omissions;
- is the Liability and Medical Expenses limit shown in the Declarations. But the most we will pay for all medical expenses because of "bodily injury" sustained by any one person is the Medical Expenses limit shown in the Declarations.
- E.** For the purpose of determining the limits for the insurance provided by this endorsement, any act, error or omission together with all related acts, errors or omissions in the providing of these services will be considered one act, error or omission.