



**OREGON MUTUAL INSURANCE COMPANY  
FLORISTS ERRORS AND OMISSIONS LIABILITY**

M2757L (3-06)

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

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM**

The coverage granted by this endorsement is subject to all of the provisions of the Commercial General Liability Coverage Form not expressly modified herein.

Solely with respect to the “wrongful acts” coverage provided by this endorsement, the Commercial General Liability Coverage Form is amended as follows:

**A. Amended Coverages**

1. The Insuring Agreement under Section I – Coverages, Coverage A. 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. Under Supplemental Payments – Coverage A And B. paragraph 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 Exclusion**

Under the Coverage A – Bodily Injury And Property Damage Liability Exclusions, Subparagraphs (3) and (4) of exclusion j., Damage to Property do not apply to “wrongful acts”.

**C. Clarification As Respects The 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 Section III - Limit 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 the Commercial General Liability Coverage Form. 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 Section V - 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.