



OREGON MUTUAL INSURANCE COMPANY
NEW RESIDENTIAL CONSTRUCTION EXCLUSION

M2765U (3-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM

SCHEDULE

Exact Address

Start Date

SAMPLE

The following exclusion is added to Paragraph 2., **Exclusions** of **Section I – Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2., **Exclusions** of **Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to “bodily injury” or “property damage” arising out of “your work” or “your product” or the work or products of any other “insured” performed on, used on, or incorporated into any residential structure or mixed use commercial/residential structure.

This exclusion does not apply to “your work” or the work of any other “insured”:

1. Performed after “completion” of the initial construction of a residential structure or mixed use commercial/residential structure, provided that the work does not involve the repair or replacement of “your work” or the work of any other “insured” performed or started prior to “completion”,
2. “Completed before the retroactive date shown on the declarations, provided that the “bodily injury” or “property damage” occurred on or after the retroactive date, or
3. Performed at the exact address after the start date shown schedule shown above.

The following definition is added to the **DEFINITIONS** Section:

For the purposes of this endorsement “**completion**” and **completed** means the time of issuance of the certificate of occupancy for the structure.