



**OREGON MUTUAL INSURANCE COMPANY
BUSINESSOWNERS
CONSTRUCTION RELATED EXCLUSIONS**

M2794B (2-17)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the policy carefully to determine rights, duties, and what is and is not covered. This endorsement modifies the insurance provided. All other term and conditions remain unchanged.

- A. The following is added to Section II – Liability B. Exclusions**
1. This insurance does not apply to "bodily injury" or "property damage" arising out of "your work" or "your products" or the work or product of any other insured performed on, used on, or incorporated into any condominium or co-op building or project regardless of size, or any other residential, commercial or mixed use commercial/residential structure.
 2. This insurance does not apply to "property damage" caused by, resulting from, contributed to or aggravated by the "subsidence of land".
- B. The following is added to Section II – Liability F. Liability And Medical Expenses Definitions**
- "Subsidence of Land" means the earth movement, including, but not limited to landslide, mudflow earth sinking and earth rising or shifting.