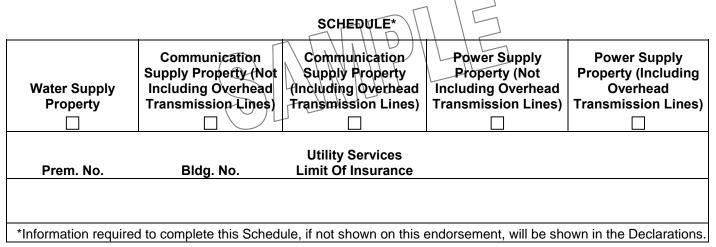


### OREGON MUTUAL INSURANCE COMPANY BUSINESSOWNERS UTILITY SERVICES – TIME ELEMENT

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

This endorsement modifies insurance provided under the following:

## BUSINESSOWNERS COVERAGE FORM



The coverage provided by this endorsement is subject to the provisions of **Section I – Property Coverages**, except as provided below.

#### A. The following is added to Paragraph A. Coverage:

We will pay for loss of Business Income or Extra Expense at the described premises caused by the interruption of service to the described premises that exceeds 24 hours immediately following a Covered Cause of Loss to the property described in Paragraph **B**. of this endorsement if such property is indicated by an "X" in the Schedule and is located outside of a covered building described in the Declarations.

## **B. Utility Services**

- 1. Water Supply Services, meaning the following types of property supplying water to the described premises:
  - **a.** Pumping stations; and
  - b. Water mains.
- 2. Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
  - a. Communication transmission lines, including optic fiber transmission lines;
  - b. Coaxial cables; and
  - c. Microwave radio relays except satellites.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

- **3.** Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
  - a. Utility generating plants;
  - **b.** Switching stations;
  - c. Substations;
  - d. Transformers; and
  - e. Transmission lines.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

C. Paragraph C. Limits Of Insurance is replaced by the following:

The most we will pay for loss or damage in any one occurrence is the Limit of Insurance shown in the Schedule as applicable to the Covered Property.