



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

M2796B (5-07)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE*

Water Supply Property <input type="checkbox"/>	Communication Supply Property (Not Including Overhead Transmission Lines) <input type="checkbox"/>	Communication Supply Property (Including Overhead Transmission Lines) <input type="checkbox"/>	Power Supply Property (Not Including Overhead Transmission Lines) <input type="checkbox"/>	Power Supply Property (Including Overhead Transmission Lines) <input type="checkbox"/>
Prem. No.	Bldg. No.	Utility Services Limit Of Insurance		
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.				

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.