



**OREGON MUTUAL INSURANCE COMPANY
BUSINESSOWNERS
FOOD CONTAMINATION CONTINGENT BUSINESS INCOME**

M2797B (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. Food Contamination Contingent Business Income Limit Of Insurance Per Occurrence At Any One Location
\$
B. Food Contamination Contingent Business Income Aggregate Limit Of Insurance At All Locations
\$
C. Schedule of Trade Names to be Covered under Contingent Business Income
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. The following is added to Paragraph **A.5. Additional Coverages:**

q. FOOD BORN ILLNESS CONTINGENT BUSINESS INCOME

We will pay the actual loss of "Business Income" you sustain during the "Period of Restoration" due to the actual, suspected, alleged discovery of, or public announcement, publication or broadcast by the media or the Board of Health during the policy period of "Food Contamination" provided the "Food Contamination" occurred at a location not owned or operated by you that uses the trade name listed in the schedule or at a supplier of a location covered on this policy.

The most we will pay for any one occurrence at a location owned or operated by the insured is the limit shown in the schedule above. All occurrences resulting from the same common cause or introduction of the same contaminant or pathogen from undetermined sources shall be considered one occurrence regardless of the number of events, announcements, publication or broadcasts.

The most we will pay all Losses under this coverage form during the any one policy period is the Aggregate Limit Of Insurance At All Locations shown above.

r. FOOD BORN ILLNESS CONTINGENT MITIGATION EXPENSE

We will pay no more than 25% of the limit in B Food Contamination Contingent Business Income Aggregate Limit Of Insurance At All Locations for reasonable and necessary expenses incurred by you during the period of restoration for additional advertising expenses you incur to restore your reputation.

B. The following is added to Paragraph **H. Property Definitions:**

"Food contamination" means an incidence of food poisoning to one or more customers as a result of:

- (1) Tainted food purchased;
- (2) Food which has been improperly stored, handled or prepared;
- (3) A communicable disease transmitted through an employee; or
- (4) Malicious tampering or illegal alteration of food products that cause the public to believe that such products have been rendered unfit for human consumption.

"Period of Restoration" as used in this coverage form means:

- (1) begins immediately following an occurrence of a covered loss; and
- (2) ends the earlier of:

- a. the date when net income derived from the insured's business operations is restored to normal operating income; or
- b. 12 months following the occurrence.

"Business Income" means:

- (1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- (2) Continuing normal operating expenses including payroll.

SAMPLE