



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

M2808BW (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. We will not pay for loss or damage caused by any of the excluded events described below. Loss or damage will be considered to have been caused by an excluded event if the "occurrence" of that event:
  - a. Directly and solely results in loss or damage, or
  - b. Initiates a sequence of events that results in loss or damage, regardless of the nature of any intermediate or final event in that sequence.
3. 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.