



**OREGON MUTUAL INSURANCE COMPANY
RECREATIONAL MOTOR VEHICLE FOLLOWING FORM**

M2814U (7-07)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM

"Bodily injury" or "property damage" arising out of:

- (1) Ownership of any "recreational motor vehicle" by any "insured"; or
- (2) Maintenance, use, operation or "loading or unloading" of any "recreational motor vehicle" by any "insured" or any other person.

This exclusion does not apply to the extent that valid "underlying insurance" for the "recreational motor vehicle" liability risks described above exists or would have existed but for the exhaustion of underlying limits for "bodily injury" and "property damage". Coverage provided will follow the provisions, exclusions and limitations of the "underlying insurance".