

OREGON MUTUAL INSURANCE COMPANY BUSINESSOWNERS EXTENDED BUSINESS INCOME COVERAGE

M2846B (7-11)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section 1 – Property, A. Coverage, Paragraph 5. Additional Coverages, Paragraph f.(1) Business Income, Paragraph (b) is amended as follows:

(b) We will only pay for loss of Business Income that you sustain during the "period of restoration" and that occurs within consecutive months after the date of direct physical loss or damage. We will only pay for ordinary payroll expenses for 60 days following the date of direct physical loss or damage, unless a greater number of days are shown in the Declarations.

M2846B (7-11) 110641.FRM