



OREGON MUTUAL INSURANCE COMPANY
MECHANICS ERRORS AND OMISSIONS COVERAGE
GARAGE SERVICE OPERATIONS

M2847B (2-17)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

With respect only to those premises where you conduct "garage operations", SECTION II – LIABILITY is changed as follows:

The following paragraph has been added to

Exclusion I. Damage To Your Product:

- (1) This exclusion does not apply to "property damage" to any of "your products", if caused by a defect existing in "your products" or any part of "your products", at the time it was transferred to another.

Exclusion m. Damage to Your Work was deleted.

The following limitation is added:

"Property damage" to "your work" arising out of "your work" it or any part of "your work" and included in the "products-completed operations hazard" is covered subject to limitation of 75% of your usual and customary retail charges for repairs if the repairs are performed by you.

However, subject to any one "Occurrence" Limit of Insurance this coverage only applies to that amount of "property damage" to "your products" or "your work" that exceeds the deductible of \$1000 for any one "occurrence".

ADDITIONAL DEFINITIONS

The following additional definitions apply only to coverage provided by this endorsement.

- (1) "Garage operations" means the ownership, maintenance or use of locations for garage business and that portion of the roads or points of access that adjoin these locations. "Garage operations" also includes all operations necessary or incidental to the performance of garage operations.