OREGON MUTUAL INSURANCE COMPANY COMMERICAL AUTO TOWING AND LABOR COST COVERAGE ENDORSEMENT

M2853A (5-12)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

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

The following is added to **Section III – Physical Damage Coverage**, Paragraph **A.2.** Towing:

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of Light Local Service (0 – 10,000 Lbs. GVW) type is disabled. However, the labor must be performed at the place of disablement.