

OREGON MUTUAL INSURANCE COMPANY DRIVER EXCLUSIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM FARM UMBRELLA LIABILITY POLICY

With respect to coverage provided for the ownership, maintenance, or use of "covered autos" the Coverage Form is modified as follows:

This insurance does not apply to "bodily injury", "property damage" or any other claim, loss or expense arising out of the ownership, maintenance or use of any "covered auto" while such "covered auto" is being operated by any person who is specifically excluded by endorsement in the "underlying insurance" for "autos".

All other terms and conditions of the policy to which this endorsement is attached remain unchanged except as herein specifically provided.

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