



RULES

5. PREMIUM COMPUTATION

Paragraph **A. Prepaid Policies** does not apply.

8. POLICY WRITING MINIMUM PREMIUM

Paragraph **A. Prepaid Policies** does not apply.

Paragraph **B.2.** is replaced by the following:

B.1. Annual Premium Payment Plan Policies \$350

9. ADDITIONAL PREMIUM CHANGES

Paragraph **A.2.** is amended to read:

Apply the rates and rules in effect on the effective date of the policy, or, if the change is made after an anniversary date of the policy, apply the rates and rules in effect on that anniversary date. The additional premium developed is not in addition to any applicable policy writing minimum premium.

Paragraph **B.1.** Waiver of Premium is replaced by the following:

No additional premiums will be waived.

10. RETURN PREMIUM CHANGES

Paragraph **B.1.** Waiver of Premium is replaced by the following:

No return premiums will be waived.

11. POLICY CANCELLATIONS

Paragraph **A.4.** does not apply.

Paragraphs **B.1. Continuous and Annual Premium Payment Policies** is replaced with the following:

Compute the return premium pro rata of the unearned premium for the one year or annual installment period and round to the next higher whole dollar.

Paragraph **B.2.** does not apply.

Paragraph **B.3. Policies With Term Less Than One Year** is replaced with the following:

Compute the return premium pro rata of the unearned premium and round to the next higher whole dollar.

15. DEDUCTIBLES

Paragraph **D.3.** is amended to read:

Deductible discount factors shown in the various tables are on a per occurrence basis. No per claim deductibles are available. Except for those classes (10075, 10368, 98303, 98304, 98305, 98306, 98307, 98309, 99003, and 99004) where the ISO Classification Table footnotes indicate a \$250 per claim property damage deductible applies, a per occurrence property damage deductible will apply. The minimum deductible available is \$250.

Paragraph **D.7.** does not apply.



16. ADDITIONAL INTERESTS

A. No Additional Charge

Paragraph **A.10.** does not apply.

B. Additional Charge – Refer to Company

The following paragraph is added to Rule **16.**

All minimum premiums shown are fully earned.

Paragraphs **B.1., B.2., B.3., B.4., B.5., B.6., B.7., B.8., B.9. B.10.,** and **B.11.** are replaced by the following:

B.1. Additional Insured – Concessionaires Trading Under Your Name Endorsement – CG 20 03

Minimum premium charge is \$25.

B.2. Additional Insured – Grantor Of Franchise Endorsement – CG 20 29

Minimum premium charge is \$25.

B.3. Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You Endorsement – CG 20 34

Minimum premium charge is \$25 subject to a maximum of \$100.

Additional Insured – Lessor Of Leased Equipment Endorsement – CG 20 28

Minimum premium charge is \$25 subject to a maximum of \$100.

B.4. For owners, lessees or contractors – Owners or Lessees on policies covering contractors or contractors on policies covering subcontractors, but only as respects liability for operations performed for those owners, lessees or contractors by or on behalf of the insured contractor or subcontractor, use Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization Endorsement M2666L. The charge will be \$25 minimum premium.

B.5. Additional Insured – Managers Or Lessors Of Premises Endorsement – CG 20 11

Charge is \$38 minimum premium for retailers/wholesalers and \$13 minimum premium for all others.

B.6. Additional Insured – Vendors – CG 20 15

Charge is 15% of the products rate based on the total annual sales (per \$1000) by the vendor.

B.7. Additional Insured – Designated Person Or Organization Endorsement – CG 20 26

Minimum premium charge is \$25.

B.8. Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured Endorsement – CG 20 32

Minimum premium charge is \$25.

B.9. For owners or lessees, or contractors who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a contractor or a subcontractor, with respect to liability arising out of the named insured's ongoing operations performed for that additional insured, use Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In Construction Agreement With You Endorsement CG 20 33. Do not attach this endorsement if Contractual Liability Limitation Endorsement CG 21 39 also attached to the same policy.

Charge \$100 flat charge – no other factors apply.

Note: This premium is included in the experience rating calculation but no experience rating factor will be applied to this premium.

B.10. Additional Insured – Owners, Lessees Or Contractors – Completed Operations – CG 20 37

The charge will be \$25 minimum premium.

B.11. Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required In Written Construction Agreement – CG 20 38

Charge \$100 flat charge – no other factors apply.

Note: This premium is included in the experience rating calculation but no experience rating factor will be applied to this premium.



16. ADDITIONAL INTERESTS (Cont.)

The following paragraphs are added:

B.12. Additional Insured – Blanket Vendors – M2867L

This endorsement is available for vendors' product liability on policies covering manufacturers or distributors and when any person or organization with whom the insured has entered into a written contract or agreement requires that such person or organization be added as an additional insured to the insured's policy.

Charge \$100 flat charge – no other factors apply.

Note: This premium is included in the experience rating calculation but no experience rating factor will be applied to this premium.

B.13. Additional Insured – Blanket Additional Insured – M2868L

This endorsement is available for use when any person or organization with whom the insured has entered into an insured contract and has agreed in writing in a contract or agreement that such person or organization be added as an additional insured to the insured's policy.

Charge \$100 flat charge – no other factors apply.

Note: This premium is included in the experience rating calculation but no experience rating factor will be applied to this premium.

C. Primary And Noncontributory – Refer To Company

No charge will be made for Primary And Noncontributory – Other Insurance Condition Endorsement
CG 20 01.

22. DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE

Paragraph **C.1.b.** is replaced by the following:

Commercial General Liability Coverage Form Claims-Made Version – **M2657L**

Paragraph **C.2.b.** is revised to read:

Employment-related Practices Exclusion Endorsement – **CG 21 47**

Paragraph **C.2.c.** is revised to read:

Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data Or Personal Information And Data-related Liability – Limited Bodily Injury Exception Not Included – **CG 21 07.**

This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information under both Coverage A and Coverage B.

The following paragraph is added:

C.2.d. Total Pollution Exclusion With A Hostile Fire Exception – **CG 21 55**

C.2.e. Asbestos and Lead Exclusion Endorsement – **M2358**

C.2.f. Exclusion – Unmanned Aircraft – **CG 21 09**



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23. COMPANY RATES OR ISO LOSS COSTS

Under **C. Basic Limits**, Paragraph **C.4.** does not apply.

The following paragraph is added to Rule **23.D.1.**:

D.1. Increased limits factors for Damage To Premises Rented To You:

Limit	Factor	Limit	Factor
\$100,000	1.00	\$325,000	1.09
\$125,000	1.01	\$350,000	1.10
\$150,000	1.02	\$375,000	1.11
\$175,000	1.03	\$400,000	1.12
\$200,000	1.04	\$425,000	1.13
\$225,000	1.05	\$450,000	1.14
\$250,000	1.06	\$475,000	1.15
\$275,000	1.07	\$500,000	1.16
\$300,000	1.08		

Table 23.D.1. Increased Limit Factors – Damage To Premises Rented To You

Under **D. Increased Limits**, medical payments limits higher than \$10,000 are not available.

Paragraph **D.5.** does not apply.

24. BASES OF PREMIUM

The following is added:

I. Gallons Sold

The rates apply per 1,000 gallons sold.



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25. **CLASSIFICATIONS**

Paragraph **C.3.** is added:

C.3. Wine Manufacturing – Still or Sparkling classification is added to the General Liability Classification Table

Description	Wine Manufacturing – Still or Sparkling
Class Code	00017
Premium Base	Per 1,000 gallons sold
Notes	<ol style="list-style-type: none">1. This classification applies to wine manufacturing operations that may or may not offer wine tasting.2. Coverage for Products and/or Completed Operations and Liquor Liability is included in the Premises/Operations coverage at no additional premium charge.3. Use Increased Limit Table 2.4. Use Package Modification Assignment – Industrial & Processing.
Loss Cost	Refer to State Company Exception pages

Table 25.C.3. Wine Manufacturing – Still or Sparkling

The following Notes are added for the classifications indicated:

1) Gambling-Incidental to Other Operations

For Class Code 43991 – Gambling-Incidental to Other Operations – if such incidental gambling operation is not operated by the insured's own employees or if there is no payroll available because the gambling facility is basically conducted through the use of machines such as slot machines or video card games, receipts for those exposures will be assigned to the governing class.

2) Bakery Services Errors and Omissions Liability Endorsement

Bakery Services Errors and Omissions Liability Endorsement will be added to all bakeries and bakery plants (Class Codes 10100 and 51315). This endorsement extends \$50,000 of coverage to apply to damages resulting from the insured's negligent act, error or omission in providing bakery services. There is no charge for this endorsement.

Form: M2755L



25. CLASSIFICATIONS (Cont.)

3) Florists Errors & Omissions Liability Endorsement

Florists Errors & Omissions Liability Endorsement will be added to florists (Class Code 12841). This endorsement extends coverage to apply to the insured's professional services as a florist. There is no charge for this endorsement.

Form: M2757L

4) Mail Services Errors and Omissions Liability Endorsement

Mail Services Errors and Omissions Liability Endorsement will be added to all Mail Box or Packaging Stores and Mailing or Addressing Companies (Class Codes 15070 and 45937). This endorsement extends \$50,000 of coverage to apply to damages resulting from the insured's negligent act, error or omission in providing mail services. There is no charge for this endorsement.

Form: M2756L

5) Wake-Up Call Errors and Omissions Liability Endorsement

Wake-Up Call Errors and Omissions Liability Endorsement will be added to all Motels and Hotels (Class Codes 45190, 45191, 45192, and 45193). This endorsement extends \$50,000 of coverage to apply to damages resulting from the insured's negligent act, error or omission in providing wake-up call services. There is no charge for this endorsement.

Form: M2754L

6) Barbers and Beauticians Professional Liability

Barbers and Beauticians Professional Liability Endorsement will be added to all Barber Shops (Class Code 10113), Beauty Parlors & Hair Styling Salons (Class Code 10115) and Nail Salons (Class Code 15600). This endorsement provides professional liability for barbers and beauticians and also extends business liability and professional liability coverage to independent operators who rent or lease space in the insured premises for the purpose of conducting barber or beautician services. There is no charge for this endorsement.

Form: M2793

36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

A. Additional Optional Endorsements

The following paragraphs are added:

1. Motels

a. M2752L

b. When coverage is written using Hotels and Motels Class Codes 45190, 45191, 45192, and 45193, this endorsement may be provided. It includes a \$25,000 Liability For Guests' Property Limit, which is subject to a \$1,000 per guest limit. Exclusions specific to these coverages are also included.

c. The loss cost charge for this endorsement is shown in the State Company Exception Pages.

2. Motels – Liability For Guests' Property In Safe Deposit Boxes

a. M2753L

b. When coverage is written using Hotels and Motels Class Codes 45190, 45191, 45192, or 45193, this endorsement may be provided. It adds a coverage grant to cover guests' property held in a safe deposit box on the insured's premises.

c. The loss cost charge for this endorsement is shown in the State Company Exception Pages.



36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (Cont.)

3. General Liability Cluster Endorsement

a. Description

This endorsement is available with Commercial General Liability coverage and includes the following coverages grouped together into a single endorsement for the purpose of simplifying handling and reducing overall expense of policy issuance:

General Liability Cluster Endorsement	
Coverage	Limit
Automatic Additional Insured	Included
Damage to Temporary Structures	\$25,000
Primary and Noncontributory Insurance	Included
Product Recall	\$25,000
Reasonable Force (to protect persons or property)	Included
Unintentional Failure to Disclose Hazards	Included
Waiver of Subrogation	Included

b. Form

M2887L

c. Premium Determination

\$150.00 flat charge per policy. No other debits or credits apply.

B. Termination And Suspension Endorsements

The following is added:

We are not charging or allowing credit for any endorsement.

C. Exclusion Endorsements

The following is added to Paragraph **C.7.:**

Credit for excluding both Personal and Advertising Injury – 5% of premises/operations premium. Use endorsement **CG 21 38.**

Paragraphs **18.b., c. and d.** do not apply.

Paragraph **C.28.** does not apply.

The following is added to Paragraph **C.:**

We are not allowing credit for any other exclusion endorsement.

D. Special Provisions For Certain Types Of Risks Endorsements

Paragraph **D.6.** does not apply.

The following is added to Paragraph **D.:**

We are not charging or allowing credit for any endorsement.

E. Coverage Amendment Endorsements

Paragraphs **E.1., 2., 7. and 10.** do not apply.

The following is added to Paragraph **E.:**

We are not charging or allowing credit for any endorsement.

F. Amendment Of Limits Endorsements

The following is added to Paragraph **F.:**

We are not charging or allowing credit for any endorsement.



37. DESCRIPTION OF UNMANNED AIRCRAFT ENDORSEMENTS

Under Paragraph **B. Endorsement Options, 1. Unmanned Aircraft Exclusion Options**, Paragraphs **a.** and **b.** do not apply.

Paragraph **2. Designated Unmanned Aircraft Coverage Options** does not apply.

Paragraph **C. Premium Determination** is revised to read:

We are not allowing credit for **CG 21 09** Exclusion – Unmanned Aircraft Endorsement.

42. ELECTRONIC DATA LIABILITY COVERAGE

Rule **42.** does not apply.

43. EMPLOYEE BENEFIT LIABILITY (Statistical Class Code 92100)

D. Base Limit: \$100,000 Each Employee/\$200,000 Annual Aggregate

Loss Costs are shown in the State Company Exception Pages.

Increased Limits: Use Table 1 (Increased limits factors also apply to the minimum premium)

Deductible: Always \$1,000 per Employee

Endorsements:

CG 04 35 Employee Benefits Liability Insurance Endorsement (Claims-Made)

This endorsement contains the basic coverage. The basic coverage includes a sixty (60) day extended reporting period.

CG 27 15 Employee Benefits Liability Insurance Optional Extended Reporting Period (Claims-Made)

For a premium charge of 100% of the annual premium, the Reporting Period can be extended up to five years upon written request from the insured within 60 days of the end of the policy period if:

- 1) coverage is cancelled or non-renewed for any reason except nonpayment of premium;
- 2) we renew or replace the coverage with other insurance which provides claims-made coverage and has a Retroactive Date later than the one shown in the endorsement schedule; or
- 3) we replace the coverage with other insurance that does not apply on a claims-made basis.

44. PRODUCT WITHDRAWAL COVERAGE

The following is added to Paragraph **A.2.**:

Participation Percentage is not available.

Paragraph **B. Description Of Limited Product Withdrawal Expense Endorsement** does not apply.



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45. LIQUOR LIABILITY COVERAGE (Subline Code 332)

Under **B. Description Of Liquor Liability Coverage**, Paragraphs 7. and 8. do not apply.

Paragraph **C. Company Rates** is revised as follows:

Code Number	Description	Loss Cost per \$1000 Gross Sales
70412	Clubs	\$1.40
50911	Manufacturers, wholesalers and distributors selling alcoholic beverages for consumption off premises	\$0.028
59211	Package Stores and other retail establishments selling alcoholic beverages for consumption off premises	\$0.28
58165	Restaurants – Bring Your Own Alcohol only – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises	\$0.125
58161	Restaurants, taverns, hotels, motels, including package sales	\$0.98
58168	Temporary Licensees	RTC

Table 45.C. Liquor Liability Loss Costs

Paragraph **E. Bases Of Premium** is revised to read:

For the "Temporary Licensees" classification, refer to Rule **24.C**.

For all classifications with gross sales as an exposure base, other than "Restaurants – Bring Your Own Alcohol", gross sales does not include food sales.

Paragraph **H. Special Rules Applicable To The Claims-Made Coverage Form** does not apply.



46. OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE (Subline Code 335)

B. Description Of Owners Or Contractors Protective Liability Coverage

Paragraph 7. does not apply.

Paragraph 8. is revised to read:

Liability arising out of fungi or bacteria on or within a building or structure, including its contents, will be totally excluded by attaching Fungi Or Bacteria Exclusion Endorsement **CG 31 31**.

Paragraph 11. is revised to read:

Liability arising out of any access to or disclosure of any person's or organization's confidential or personal information or certain loss of electronic data will be excluded by attaching Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – Limited Bodily Injury Exception Not Included Endorsement **CG 33 59**. This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information.

Paragraph 12. is revised to read:

Liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft will be excluded by attaching Exclusion – Unmanned Aircraft Endorsement **CG 29 60**.

C. Company Rates And Minimum Premiums

The following is added to Paragraph 1.:

Loss costs for exposures in excess of \$1,000,000 Total Cost will be the same as for exposures up to \$1,000,000 Total Cost.

Paragraph 4. is revised to read:

To determine the basic limit minimum premium use Table 2. for the minimum premium developed for classifications using Premises Operations increased limits table assignments.

Paragraph H. **Construction Project Management Protective Liability** does not apply.

Under I. **Classifications**, Paragraphs 1., 2., and 4. through 11. do not apply.

47. POLLUTION LIABILITY COVERAGE

Rule 47. does not apply.

48. PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE

Rule 48. does not apply.

49. RAILROAD PROTECTIVE LIABILITY

Rule 49. does not apply.

50. SPORTS PARTICIPANTS

Rule 50. does not apply.

51. ELEVATOR OR ESCALATOR INSPECTION CHARGE

Rule 51. does not apply.

52. COVERAGE FOR INSURED FOR INJURY TO LEASED WORKERS

Rule 52. does not apply.



53. UNDERGROUND STORAGE TANK (UST) COVERAGE

Rule **53.** does not apply.

54. YEAR 2000 COMPUTER-RELATED ENDORSEMENTS

Paragraphs **A.** through **C.** and **E.** through **G.** do not apply.

55. TERRORISM ENDORSEMENT OPTIONS

Rule **55.** is replaced by the following:

The insured will have the option of purchasing coverage for acts of terrorism **except** certified nuclear, biological, chemical or radiological acts of terrorism **or** excluding all losses out of certified acts of terrorism and acts of terrorism committed outside the United States. See below for a more complete description of the endorsement options.

Refer to State Company Exception Pages for applicable factors and any state specific forms.

We will use the following forms:

CG 21 75	Exclusion of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
CG 21 84	Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses From Certified Acts of Terrorism
M3125	Policyholder Disclosure Notice of Terrorism Insurance Coverage
M2784	Intent to Exclude Terrorism

If	Use	Purpose
Insured elects coverage	CG 21 84	Provides Cap on Losses From Certified Acts of Terrorism; Excludes Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism
	M3125	Provides information on Terrorism Risk Insurance Act; discloses Terrorism premium
Insured rejects coverage	CG 21 75	To exclude all losses arising out of Certified Acts of Terrorism and Other Acts of Terrorism Committed Outside the United States
	M3125	Provides information on Terrorism Risk Insurance Act
	M2784	Rejection form to exclude Terrorism coverage

1. Premium Determination

Apply the factors found in the State Company Exception Pages to the otherwise applicable General Liability premium to determine the additional premium for "certified acts of terrorism" for the year during which the coverage became effective. Each factor should be applied separately for premises/operations and products-completed operations. "Above average" exposure classification codes are displayed in "Above Average Exposure Class Codes" Table. All other classifications are "average" exposure.

For sublines other than premises/operations or products/completed operations, use the "average exposure" category.

Terrorism premiums apply in addition to any calculated minimum premium. A minimum premium of \$1.00 applies to terrorism coverage calculated for each subline being rated for. Refer to the State Company Exception Pages for charges.



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55. TERRORISM ENDORSEMENT OPTIONS (Cont.)

Above Average Exposure Class Codes					
Classification Code	Prem/Ops	Products/ Completed Ops	Classification Code	Prem/Ops	Products/ Completed Ops
15070	X		47610	X	
15733	X		48039	X	
40010	X		48637	X	
40015	X		48638	X	
40020	X		48727	X	
40026	X		49292	X	
40063	X		49333	X	
40064	X		49800	X	
40069	X		49801	X	
41650	X		49802	X	
41700	X		49803	X	
43007	X		51201		X
43550	X		51206		X
43551	X		51211	X	X
43990	X		51400		X
43991	X		51850	X	X
44100	X		51851	X	X
44101	X		51852	X	X
44102	X		51853	X	X
44103	X		51854	X	X
44104	X		51855	X	X
44105	X		51856	X	X
44106	X		51857	X	X
44108	X		51926		X
44109	X		51958		X
44110	X		51959		X
44111	X		52581		X
44112	X		52876	X	X
44113	X		53077	X	X
45191	X		53147		X
45193	X		53229		X
45523	X		53271	X	X
45524	X		53901	X	X
46822	X		53904	X	X
46911	X		53905	X	X
46912	X		53907	X	X
46913	X		56915		X
46914	X		57411		X
46915	X		59695		X



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Above Average Exposure Class Codes					
Classification Code	Prem/Ops	Products/ Completed Ops	Classification Code	Prem/Ops	Products/ Completed Ops
46916	X		61212	X	
47600	X		61216	X	
61217	X		91600	X	
61218	X		91606	X	
61223	X		91618		X
61224	X		91641		X
61225	X		92445	X	
61226	X		92478		X
61227	X		92593	X	
62000	X		94304		X
62001	X		94381		X
63215	X		94404		X
63216	X		94617	X	
64500	X		94638	X	
67508	X		95305	X	
67509	X		95306	X	
67634	X		95310		X
91127		X	97002	X	X
91130	X		97003	X	X
91210	X		98092	X	
91265		X	98150	X	
91266		X	98151	X	
91551		X	98423		X
91560		X	98425		X
91580	X		98427	X	
91581		X	98429	X	
91582		X	98622	X	
91584		X	98751	X	
91585		X	99445		X
91586		X	99798		X
91587		X	99803		X
91588		X	99943	X	



ADDITIONAL OREGON MUTUAL RULES

ADDITIONAL OREGON MUTUAL RULE 1. – FUNERAL DIRECTORS', MORTICIANS' AND CEMETERIES PROFESSIONAL LIABILITY

Funeral Directors and Morticians loss cost and minimum premium for basic limits of \$100,000 per claim/ \$200,000 Aggregate are shown in the State Company Exception Pages (Statistical Class Code 72610).

Cemetery Professional Liability loss cost and minimum premium for basic limits of \$100,000 per claim/\$200,000 Aggregate are shown in the State Company Exception Pages (Statistical Class Codes 6555A and 6555B).

Increased Limits: Use Table C (Increased limits factors also apply to the minimum premium).

Bodily Injury, Property Damage or Bodily Injury and Property Damage deductibles apply.

Endorsement: **M2299L** – Funeral Directors', Morticians' and Cemeteries Professional Liability

ADDITIONAL OREGON MUTUAL RULE 2. – COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

Rule **2.F.** – Eligibility For Schedule Rating of the Commercial General Liability Experience And Schedule Rating Plan is replaced by the following:

Any risk that develops an annual manual premium of \$1,500 or more for the exposures to be rated shall be eligible for the application of the schedule rating modification provisions of this Plan.

ADDITIONAL OREGON MUTUAL RULE 3. – RESERVED FOR FUTURE USE

ADDITIONAL OREGON MUTUAL RULE 4. – (a) RATES

Certain classifications listed in the Rate Pages in this manual contain the designation (a) in lieu of a rate for those classifications. Refer to the Estimated Loss Potentials (ELPS) Supplement in the ISO Pages of this manual for an explanation of the nature of these (a) rates. To determine the rate to use for those classifications, use the following procedures:

- A. All risks with (a) rate designations are referred to the Home Office Commercial Lines Underwriting Manager for approval of the ELP.
- B. If the ISO ELP pages contain ELPs for the classification in question, follow the ISO ELP Rules to develop a rate.
- C. If there are no ELPs available at all, an adequate and equitable rate is to be developed based on the following:
 1. Consider all facets of the risk
 2. Consider the riskiness of the class as a whole
 3. Consider the riskiness of the specific risk in relationship to the class as a whole
 4. Estimate the Homogeneity of the class as a whole
 5. Estimate the Reliability of the class as a whole
 6. Compare this risk with similar risks with which you are familiar
 7. Document the underwriting file with complete information and justification for the (a) rate used before submitting the risk to the Home Office Commercial Lines Underwriting Manager.



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ADDITIONAL OREGON MUTUAL RULES – (Cont.)

ADDITIONAL OREGON MUTUAL RULE 5. – PACKAGE MODIFICATION FACTORS

Package modification factors will be applied in accordance with Division Nine – Multiple Line – Commercial Package Policy rules with the following exception:

Rule **8.A.2. General** of **PREMIUM DEVELOPMENT** is replaced by the following:

If eligible (see Rules **7.A.** and **7.B.**), apply the appropriate Package Modification Factors(s) to individual Coverage Part rates or charges to develop the premiums for the exposures covered. Package Modification Factors are shown in Table **5. Package Modification Factors** in the Division Six – General Liability State Company Exception Pages.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 6 – WINERY SPECIAL EVENTS

A. Description

This pricing establishes a flat charge for the increased exposure to injury or damage resulting from special events held on or originating from the insured's premises. Pricing anticipates premise operations, products liability, and liquor liability exposures. Limit options of \$1 million occurrence/\$2 million aggregate and \$2 million occurrence/\$4 million aggregate are available. The Special Events limit and General Liability limits must be the same.

1. Examples of **Winery Special Events** includes:

- On-site special events only
- Weddings – all sizes
- Regional or appellation events such as Barrel Tasting Weekends, Fall Release, Wine Trail Festivals (for purposes of number of events, these are per event, not per day)
- Dinners in the Field
- Events such as "Dinner with the Winemaker" if over 50 attend
- Grape Stomping Festivals
- Walking tours
- Special tasting events open to club members or the general public other than regular tasting hours
- Open house events other than regular tasting hours

Events are subject to underwriting approval.

2. Examples of events NOT considered to be **Winery Special Events**:

- Small winery lunches, dinners, or meetings/conferences where facility is rented to a third party if under 50 attend.
- Small evening jazz or other music events if under 50 attend.
- Art shows.
- Special Events not held at the winery facility such as an event at a park or restaurant where the winery is pouring wine.

B. Classification

Use the appropriate proprietary class codes shown in the chart below.

Description of Event	Class Code
Winery with NO Wedding Special Events	00018
Winery with Wedding Special Events	00019

C. Premium Determination

Refer to the **Table 6. Winery Special Events Flat Charges** in the State Exception pages for the appropriate flat charge based on the state where the greatest number of events occurs, the number and type of events hosted at all locations, and the selected limit option. No other credits or debits apply.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 7 – CYBERONE

1. **Description of Coverage** (see endorsements for exact description, limitations)

The CyberOne™ coverage is comprised of two coverage components – first party Computer Attack coverage and third party Network Security Liability coverage.

Computer Attack Coverage consists of the following coverage components:

- Data Restoration Costs – Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
- System Restoration Costs – Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.

Additional coverages apply when the Computer Attack annual aggregate limit is \$100,000:

- Data Recreation Costs – Coverage for the cost of a professional firm hired by the insured to research, recreate and replace lost or corrupted data from non-electronic sources. Subject to a sublimit of \$5,000.
- Loss of Business – Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place. Subject to a sublimit of \$10,000.
- Public Relations Services – Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured's response. Subject to a sublimit of \$5,000.

Discovery of the attack must occur during the policy period. Coverage does not apply to breaches that occur prior to the first inception of the coverage.

Network Security Liability Coverage provides coverage for:

- The breach of third party business information
- The unintended propagation or forwarding of malware
- The unintended abetting of a denial of service attack

There need not be a covered loss under the first party Computer Attack coverage in order for there to be a loss under the third party Network Security Liability coverage.

The Network Security Liability limit is separate from that afforded under the Computer Attack Coverage. Limits cannot be combined or stacked. Only the limit in force during the policy period when notice of the suit was first received by the insured will apply.

Receipt of notice of the suit must occur during the policy period, and the suit must arise from an event that occurs after the first inception of the coverage.

The coverage will be defense within the limits.

2. **Eligibility**

Insureds, except those listed below or with any invalid or unknown occupancy codes, are automatically eligible for CyberOne™ Coverage.

Ineligible classes are as follows:

Adult Business, Gambling or Gaming, Financial Institutions, Municipalities, Schools, Colleges and Universities.

3. **Coverage Limits**

Refer to the rate table for available limits.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 7 – CYBERONE (Cont.)

4. Deductible

Refer to the rate table for available deductibles.

5. Supplemental Extended Reporting Period Elected

In the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium to buy an Extended Reporting Period Elected endorsement. This applies only to the Network Security Liability Coverage. The additional premium for the Extended Reporting Period Elected endorsement is equal to 100% of the full annual premium applicable to the Network Security Liability coverage. For example, if the annual Network Security Liability premium for the immediately preceding policy period was \$52, the additional Extended Reporting Period Elected endorsement premium is \$52.

6. Rate Table

The premiums below are annual gross premiums per Policy for the chosen coverage, limit and deductible option. Premiums may be pro-rated for short term policies.

These premiums are not subject to further modification by the application of any other factors.

Coverage	Annual Aggregate Limit	Deductible	Per Policy Premium
Computer Attack – Limited First Party Coverage	\$50,000	\$5,000	\$45
Computer Attack – Full First Party Coverage	\$100,000	\$10,000	\$130
Network Security Liability – Limited Third Party Coverage	\$50,000	\$5,000	\$52
Network Security Liability – Full Third Party Coverage	\$100,000	\$10,000	\$191

7. Forms:

M2875 – Limited Coverage

M2876 – Full Coverage

M2891 – Supplemental Extended Reporting Period Endorsement

8. Minimum Premium

This coverage is not subject to a minimum premium.

9. Mid-Term Coverage Request

This endorsement may be added at the anniversary of the policy or may be added mid-term. CyberOne™ Coverage deductible, limit and coverage changes may only be made upon inception or subsequent anniversary only, no mid changes allowed.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 8 – DATA COMPROMISE COVERAGE

1. Description of Coverages (see endorsement for exact description, limitations)

The Data Compromise (DC) form provides coverage for specified expenses arising from a "Personal Data Compromise" involving "Personally Identifying Information" of "Affected Individuals."

"Affected Individuals" may be customers, clients, members, directors or employees of the insured entity.

Data Compromise coverage includes \$50,000 of Named Malware coverage and the following additional coverage components:

- Forensic IT Review – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
- Legal Review – Coverage for the cost to obtain professional legal advice.
- Notification to Affected Individuals – Coverage for reimbursement of expenses associated with the notification of those whose personal information was compromised.
- Services to Affected Individuals – Coverage for the cost of providing services (Packet of informational materials, Toll-free help line, one year of credit monitoring and Identity restoration case management) to affected individuals for 12 months from the date of the notice.
- Public Relations Services – Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals. Subject to a sublimit of \$5,000.

The second section, Defense and Liability coverage, supplements the program by providing coverage for defense and settlement costs in the event that "affected individuals" sue the insured.

2. Eligibility

Insured entities are eligible unless they are included in the following ineligible classes: Financial Institutions, Adult Business, Gambling or Gaming, Credit Card or Financial Transaction Processing, Hospitals, Credit Reporting Agencies, Collection Agents and Information/Data Brokers.

Any new policy with a package premium over \$50,000 will be referred for eligibility.

3. Coverage Limits

Data Compromise: The standard annual aggregate limits of liability are \$50,000 for Response Expenses coverage and a separate \$50,000 for Defense and Liability coverage.

All annual aggregate limits apply with respect to losses first discovered by the insured during any one policy year. Increased limits of \$100,000, \$250,000, \$500,000, and \$1,000,000 are available for Tiers 1 - 3. A questionnaire is required when limits greater than \$50,000 are requested.

Tier 4 exposures are eligible for increased limits of \$100,000 or \$250,000 based on questionnaire responses.

4. Deductible

Refer to the Data Compromise rate table for available deductibles.

5. Premium Determination

Please refer to the Data Compromise rate table. The rate table indicates the applicable premium based on class of business. Eligible classes of business are divided into tiers as follows:

Tier 1 Classes

Businesses whose primary personal information is relative to employees.

Examples: Manufacturing, Wholesaling



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 8 – DATA COMPROMISE COVERAGE (Cont.)

Tier 2 Classes

Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.

Examples: Retail

Tier 3 Classes

Businesses with customers' Social Security numbers

Examples: Apartments, Health Care, Professional Services

Tier 4 Classes

Educational Institutions

6. Data Compromise Rate Table

The premiums below are annual gross premiums per policy. Premiums may be pro-rated for short term policies. These premiums are not subject to further modification by the application of any other factors.

Annual Aggregate Limit	Deductible	Forensic IT/Legal Review Sublimit	Tier 1	Tier 2	Tier 3	Tier 4
\$50,000	\$2,500	\$5,000/\$5,000	\$72	\$125	\$169	\$318
\$100,000	\$2,500	\$10,000/\$10,000	\$115	\$190	\$262	\$490
\$250,000	\$2,500	\$25,000/\$25,000	\$177	\$370	\$525	\$924

Rates include \$50,000 of Named Malware and \$5,000 of Public Relations Services

7. Forms

M2877L – \$50,000

M2878L – \$100,000

M2879L – \$250,000

8. Minimum Premium

This coverage is not subject to a minimum premium.

9. Mid-term Coverage Request

This endorsement may be added at the anniversary of the policy or may be added mid-term. Increased limits are available upon coverage inception or subsequent anniversary only, no mid-term limit changes allowed.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 9 – EMPLOYMENT PRACTICES LIABILITY

1. a. **Description of Coverage** (See Coverage Form for exact description, limitations)

Employment Practices Liability covers liability and defense costs from claims that allege unlawful employment practices caused by a "wrongful employment act" brought by full-time, part-time, seasonal and temporary employees, recognized volunteers, contract employees and applicants. It includes coverage for prior acts occurring before policy's inception date. See the EPL Coverage Form for the definition of "wrongful act".

Punitive damages coverage (where insurable under state law).

Coverage is provided on a claims made and reported, defense within limits, duty to defend basis.

Optional Third-party coverage for discrimination and harassment claims brought by business customers or vendors is available.

b. Two EPL programs

- 1) Portfolio Program is designed to cover small business insureds. Premium will be calculated by multiplying the percentage of premium by the General Liability premium.
- 2) Non-Portfolio Program is for those risks that do not qualify for the Portfolio program due to employee size or risks seeking limits/deductibles other than those offered under the Portfolio program.

2. **Eligibility**

Individual insureds are eligible if:

- a. They employ 250 full-time equivalent employees or fewer.
- b. They are in any class of business except for those listed below in item 12. **EPL Excluded Classes of Business.**
- c. They are domiciled in any state of the United States, except Louisiana.
- d. They are an entity with no more than 5 employee staffed locations whether under one policy or separate policies. The 5 location restriction does not apply to habitational business.
- e. They are a law firm with 100 full-time equivalent employees or less seeking Coverage Limits of \$250,000 or less.

As respects the preceding rules, if a Policy that was in compliance with such rules at the time of its issuance subsequently becomes non-compliant with such rules during its term, that Policy will be covered under the Reinsurance Agreement until its expiration.

3. **Coverage Limits**

Annual Aggregate Limit of Liability options of \$25,000, \$50,000, \$75,000, \$100,000, \$250,000, \$500,000 and \$1,000,000 for all losses combined, including defense costs within the limit of liability.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 9 – EMPLOYMENT PRACTICES LIABILITY (Cont.)

4. Deductible

Portfolio Coverage:

Per Claim Deductible Options of \$2,500, \$5,000, \$10,000 and \$25,000 are available.

Non-Portfolio Coverage:

*Per Claim Deductible Options of \$2,500, \$5,000, \$10,000 and \$25,000 are available.

*\$2,500 Deductible Option is not available in California.

Refer to table in **7. Premium Determination** below.

The following classes of business have minimum Per Claim Deductibles when the Coverage Limit is either \$500,000 or \$1,000,000.

- Auto-dealers/Garages/Service Stations – \$25,000 Per Claim Deductible
- Hotels/Motels – \$10,000 Per Claim Deductible
- Doctors' Offices/Dental Offices/Health Clinics/Medical Offices – \$25,000 Per Claim Deductible
- Restaurants – \$10,000 Per Claim Deductible



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 9 – EMPLOYMENT PRACTICES LIABILITY

5. Reserved For Future Use

6. Supplemental Extended Reporting Period

In the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium of 100% of the annual expiring EPL coverage premium to buy the Supplemental Extended Reporting Period Elected endorsement which provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the retroactive date and on or before the date of cancellation or nonrenewal.

The additional premium for the Supplemental Extended Reporting Period endorsement will be fully earned when the endorsement takes effect. The insured must request the Supplemental Extended Reporting Period endorsement in writing and pay the additional premium due within thirty (30) days of the effective date of the cancellation or nonrenewal.

7. Premium Determination

PORTFOLIO COVERAGE (100 Full-Time Equivalent Employees or less)

Multiply the % of Premium by the total CPP General Liability premium.

This premium is not subject to further modification by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

This premium includes full prior acts and coverage for punitive damages (where insurable by law).

EPL Pricing

Premiums shown include a 30% ceding commission.

Rounding Rule

Round to the nearest whole dollar after the application of all rating factors.



**OREGON MUTUAL INSURANCE COMPANY
DIVISION SIX – GENERAL LIABILITY
COMPANY EXCEPTION PAGES**

COUNTRYWIDE

ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 9 – EMPLOYMENT PRACTICES LIABILITY (Cont.)

COMMERCIAL PACKAGE POLICY (General Liability)

Annual Aggregate Limit of Liability	Per Claim Deductible	EPL Premium as a % of GL Premium States Other Than VT/CA/WA	EPL Premium as a % of GL Premium-California	EPL Premium as a % of GL Premium Washington
\$25,000	\$2,500	28.52%	Not available	21.23%
\$25,000	\$5,000	22.82%	51.78%	16.98%
\$50,000	\$2,500	34.22%	Not available	25.48%
\$50,000	\$5,000	28.52%	64.72%	21.23%
\$75,000	\$5,000	34.22%	77.67%	25.48%
\$100,000	\$2,500	43.73%	Not available	32.55%
\$100,000	\$5,000	38.03%	86.30%	28.31%
\$100,000	\$10,000	34.22%	77.67%	25.48%
\$250,000	\$2,500	55.14%	Not available	41.05%
\$250,000	\$5,000	49.43%	112.19%	36.80%
\$250,000	\$10,000	45.63%	103.56%	33.97%
\$250,000	\$25,000	39.93%	90.61%	29.72%

8. Minimum Premiums

The following minimum premiums apply. In the event the individual policy premium calculation results in a per policy premium less than those shown below (for the applicable Liability of Liability) then the Minimum Premium shown below shall apply.

Annual Aggregate Limit of Liability	Minimum EPL Premium per Policy Idaho & Oregon	Minimum EPL Premium per Policy California	Minimum EPL Premium per Policy Washington
\$25,000	\$72	\$179	N/A
\$50,000	\$72	\$179	N/A
\$75,000	\$108	\$272	N/A
\$100,000	\$143	\$358	N/A
\$250,000	\$215	\$536	N/A
\$500,000 (referral limit only)	\$550	\$1,376	N/A
\$1,000,000 (referral limit only)	\$1,100	\$2,750	N/A

9. Mid-Term Additions and Limit Increases

No midterm additions of coverage with terms of less than 6 months. Premium will be pro-rated for short term policies. Any midterm additions or limit increase involving limits of \$250,000 or greater are subject to a warranty statement of no known claims or incidents.



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 9 – EMPLOYMENT PRACTICES LIABILITY (Cont.)

10. Third Party EPL Coverage

Optional coverage for allegations brought by customers, clients or vendors may be purchased for 15% additional premium.

NOTE: If the base EPL premium is subject to the minimum EPL premium, the Third Party additional percentage premium should be applied before the calculation of the EPL minimum premium.

11. Forms

M2187 Commercial Employment Practices Liability Insurance Coverage Supplemental Declarations

M2893 Employment Practices Liability Insurance Coverage Endorsement

M2894W Employment Practices Liability Insurance Coverage Endorsement – WA

M2895C Employment Practices Liability Insurance Coverage Endorsement – CA

M3029 Employment Practices Liability Insurance Supplemental Application

Attached to policies that are ineligible for Portfolio pricing but have been referred to and approved by Hartford Steam Boiler for EPL coverage under the Non-Portfolio program.

M2896 Supplemental Extended Reporting Period Endorsement

M2898 Idaho Changes

Mandatory on all Idaho policies with Employment Practices Liability Coverage Endorsement (M2893).



ADDITIONAL OREGON MUTUAL RULES (Cont.)

ADDITIONAL OREGON MUTUAL RULE 9 – EMPLOYMENT PRACTICES LIABILITY (Cont.)

12. EPL Excluded Classes of Business

Class of Business	Liability Class Code
Clubs – country or golf	11138
Employment Agencies	43200
Fire Departments – other than volunteer	43550
Fire Departments – volunteer	43551
Governmental Subdivisions – not state or federal – Municipalities Population 2,500 and under	44100
Governmental Subdivisions – not state or federal – Municipalities Population 2,501 – 10,000	44101
Governmental Subdivisions – not state or federal – Municipalities Population 10,001 – 25,000	44102
Governmental Subdivisions – not state or federal – Municipalities Population 25,001 – 50,000	44103
Governmental Subdivisions – not state or federal – Municipalities Population 50,001 – 100,000	44104
Governmental Subdivisions – not state or federal – Municipalities Population 100,001 – 250,000	44105
Governmental Subdivisions – not state or federal – Municipalities Population over 250,000	44106
Governmental Subdivisions – not state or federal – Counties or Parishes Population 10,000 & under	44108
Governmental Subdivisions – not state or federal – Counties or Parishes Population 10,001 – 25,000	44109
Governmental Subdivisions – not state or federal – Counties or Parishes Population 25,001 – 50,000	44110
Governmental Subdivisions – not state or federal – Counties or Parishes Population 50,001 – 100,000	44111
Governmental Subdivisions – not state or federal – Counties or Parishes Population 100,001 – 250,000	44112
Governmental Subdivisions – not state or federal – Counties or Parishes Population over 250,000	44113
Penal Institutions	46700
Schools – Correspondence	47468
Schools–Faculty liability for corporal punishment of students	47469
Schools – public – elementary, kindergarten or junior high	47471
Schools–Public–High	47473
Schools–Trade or vocational	47474
Schools–private–elementary, kindergarten or junior high – Other than Not-For-Profit	47475
Schools–private–elementary, kindergarten or junior high –Not-For-Profit only	47476
Schools–private – high – Other than Not For Profit	47477
Schools–private–high – Not-For-Profit only	47478
Libraries	66309
Schools – colleges, universities, junior colleges or college preparatory – Other than Not-For Profit	67508
Schools – colleges, universities, junior colleges or college preparatory – Not-For-Profit only	67509
Schools – dormitory facilities – Other than Not-For-Profit	67510
Schools – dormitory facilities –Not-For-Profit only	67511
Schools – Other than Not-For-Profit	67512
Schools –Not-For-Profit only	67513