



August 05, 2004

**LEAD/LEAD CONTAMINATION AND ASBESTOS
EXCLUSIONS ENDORSEMENT
APPROVED FOR COMMERCIAL LINES PROGRAMS IN DELAWARE**

BACKGROUND	We have developed a Lead/Lead Contamination and Asbestos Exclusions endorsement for use in Delaware which consists of a form and related manual rules applicable to the Commercial Liability, Special Contractors, Garage, Farmowners, and House of Worship programs. This form was previously approved for use with the Businessowners programs.
MSO[®] ACTION	MSO filed MCL 187 • Lead/Lead Contamination and Asbestos Exclusions - Liability and received approval in Delaware. This form excludes bodily injury, property damage, and medical payments resulting from or caused by exposure to lead or asbestos.
POLICYHOLDER NOTICE	A policyholders notice has been developed and may be used at the option of the companies.
EFFECTIVE DATE	July 30, 2004
DISTRIBUTION	MCL 187, the policyholder notice NP MCL 187, and the accompanying manual rules have been added to CD-ROM. They can be accessed through our website: http://www.msonet.com .
QUESTIONS	Contact Dennis Carrigan at (800) 935-6900 or e-mail dcarrigan@msonet.com .