



February 23, 2005

## **REVISED FUEL OIL COVERAGE BUYBACK RULES FOR PERSONAL LINES APPROVED IN NEW JERSEY**

<b>BACKGROUND</b>	In December, we announced that we revised the fuel oil liability exclusion and coverage buyback endorsement. The exclusion and buyback were changed to apply only to property damage.
<b>CHANGES</b>	The related Personal Lines Manual rules in the HO, CD and MH Liability Supplements for the coverage buyback included a medical payments limit of \$2,000. The revised rules delete this reference and indicate that the buyback liability limit is for property damage.
<b>MSO<sup>®</sup> ACTION</b>	We have filed and received approval of the revised rules in New Jersey.
<b>EFFECTIVE DATE</b>	February 15, 2005
<b>DISTRIBUTION</b>	The revised rules have been added to the CD-ROM. Affiliated companies will be able to access these through our website: <a href="http://www.msonet.com">http://www.msonet.com</a>
<b>QUESTIONS</b>	Contact Jan Kozlowski at (800) 935-6900 or e-mail: <a href="mailto:jkozlowski@msonet.com">jkozlowski@msonet.com</a> .