



January 30, 2006

**LIMITED PROPERTY COVERAGE FOR FUNGI/MOLD AND LIABILITY
EXCLUSION INTRODUCED FOR PERSONAL LINES
IN DELAWARE AND PENNSYLVANIA**

BACKGROUND Property damage caused by fungi or mold is excluded under the MSO[®] policies. However, several of our members have requested that we make limited coverage available as an option.

MSO ACTION We have filed and received approval for an optional property endorsement MPL 125, optional liability exclusion MPL 126, and the accompanying rules and rates in Delaware and Pennsylvania.

The rules for the optional property coverage provide for a \$10,000 aggregate limit for losses caused by fungi or mold with a corresponding premium charge.

In Pennsylvania, there is a \$10 per policy credit to use the optional liability exclusion MPL 126. This endorsement may be used in Delaware without premium credit.

EFFECTIVE Immediately.

DISTRIBUTION The new endorsements and revised manual pages will be added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.

QUESTIONS Jan Kozlowski at (800) 935-6900 or e-mail to: jkozlowski@msonet.com.