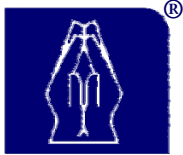




MSO[®] House of Worship Program

Overview The MSO[®] House of Worship Program is one of the most comprehensive on the market, offering numerous competitive coverage enhancements.

Program Highlights



Flexibility

The program offers a two-tiered rating system. For lower valued buildings, there is a simplified BOP-type rating. Higher valued buildings are specifically rated. Each specifically rated building is inspected by MSO, and the rate is tailored to the building's unique characteristics. Numerous coverage options make MSO's program competitive with any other industry program.

Underwriting Tools

For specifically rated risks, you get an inspection report showing how the rate was developed, including recommendations for risk improvement. A replacement cost evaluation is also included.

Program Design

The MSO House of Worship program is patterned after the popular MSO Businessowners. It is a self-contained package, including property and liability coverages in one easy to use form.

Ease of Use

In most states, MSO programs use rates, not loss costs. The compact manual and plain language forms make our programs user friendly.

Coverage Enhancements

Automatic Building Code/Law Coverage

Unlike most industry programs, the MSO House of Worship Program automatically includes an additional limit of Building Code/Law coverage. This is an important feature for churches, which are often not up to code. Increased limits are available.

Expanded Building Definition

Building glass, stained glass and permanently installed items usual to a church (altars, lecterns, pews) are included in the building coverage.

Double Coverage Extension

When money and securities coverage is provided, the basic limit for money is automatically increased during specified holidays.

Outdoor Statuary / Crosses / Tombstones

A basic limit is automatically included. Higher limits are available.

Extended Definition of Insured

Members, Trustees, Directors and Volunteer Workers are included for liability. Volunteer Workers are also included for medical payments.

Personal Effects

Coverage is included for personal effects of clergy as well as personal effects of others.

Consequent Loss Coverage

Additional spoilage coverage for losses due to Loss of Utility Service and Mechanical Breakdown is included.

Coverage Options

Available endorsements include Pastoral Counseling Professional Liability, Directors and Officers Liability, Donated Vehicles and Day Care/Nursery/Preschool - Excess Medical Payments.

Declarations Supplement

This is a feature unique to MSO. In most industry programs, dollar limits for incidental coverages are hidden in the forms. MSO programs clearly list these coverages and dollar limits on the Declarations Supplement. For companies who want to offer different limits, MSO needs to file only a revised Declarations Supplement, not change the main forms. This reduces programming costs. Many MSO companies have their own versions of the Declarations Supplement.



Features Common to All MSO Programs

Supplemental Coverages

Most industry programs provide incidental coverages as exceptions to exclusions. In contrast, MSO uses pure exclusions, showing the "exceptions" as what they truly are, Supplemental Coverages. Examples include Building Code/Law Coverage and Incidental Automobile Coverage.

Trigger Endorsements

Commonly used endorsements are preprinted in MSO policies, for example, the building glass limitations in the House of Worship form. Coverage is "triggered" by listing the endorsement number on the Declarations page. Trigger endorsements simplify policy assembly by reducing the number of pages to be attached.

Access to Manuals and Forms

MSO manuals and forms are distributed to member companies on a quarterly CD-ROM, at no additional charge. At the request of a member company, the CD-ROM can also be sent to independent adjusters to help streamline claims handling. In addition to standard MSO materials, company-specific manual pages and forms are included on the CD-ROM. Companies may also access manuals and forms via our website.

Ability to Customize

MSO programs are designed to be easily customized. MSO staff will gladly develop and file custom manual pages and forms for subscriber companies.

Simplified Statistical Coding and Reporting Takes the Burden Off Insurers

The MSO Statistical Plan requires the same coding by line for all companies, regardless of size. It utilizes the same basic record layout for each line of business and is designed to only collect data of vital importance. For companies working with more than one rating bureau, AAIS and ISO coding can be converted to MSO for easy data collection. MSO handles the filing of all summary reports with the state insurance departments. Copies are automatically sent to subscriber companies. To satisfy individual pricing, underwriting and marketing planning needs, a full range of custom reports is also available.

The MSO Advantage

With MSO, you have direct access to the industry experts who developed the programs. MSO staff will work with you to customize the program to meet your marketing and underwriting needs. We offer free training for your staff, and support for your computer programmers.
