



April 15, 2016

COMMERCIAL AUTO PROGRAM REVISIONS APPROVED IN MARYLAND

BACKGROUND

To enhance the MSO® Commercial Auto program, we have revised the Commercial Auto policy form and manual, and also introduced one new policy form and six new endorsements.

FORMS CHANGES

While most of the changes in the main policy form MCA 010 (11 14) are editorial in nature, there are several revisions to the policy form text as follows:

Part II - Supplemental Coverages

- Defense Coverage: Clarification that costs taxed against the insured do not include attorney expenses or fees.

Part II C - Liability Not Insured

- Employee, Employment, and Related Injury Exclusions: Clarification that we do not insure any claims seeking damages of the relatives of fellow employees.
- Endangerment of Harm Exclusion: Changed “wilful” to “willfully harmful.”

Part III - Supplemental Coverages

- Falling Objects, Glass Breakage, Hitting an Animal/Bird: Changed “hitting” to “impact with.”
- Electronic Equipment, Disks, Tapes Exclusions: Modified the wording of the exclusion to clarify the intent.

NEW FORMS AND ENDORSEMENTS

We filed a new policy form **MCA 012** which provides physical damage only Coverages.

We filed a new liability deductible endorsement, split liability limits endorsement and Uninsured and Underinsured Motorists Split Liability Limits endorsement. Mandatory Endorsement MCA 840 was revised as outlined below.

- **MCA 116** - Deductible Liability Endorsement which provides for a liability coverage deductible.
- **MCA 117** - Split Liability Limits which provides split limits liability.
- **MCA 800** - Uninsured Motorists Coverage – Maryland.
- **MCA 801** - Uninsured Motorists Split Liability Limits Coverage – Maryland.
- **MCA 840** – Mandatory Endorsement revised to remove Uninsured Motorists Coverage and put on separate endorsement MCA 800.

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| MANUAL CHANGES | The manual has been updated with editorial changes and added the corresponding rules for the new endorsements. |
| EFFECTIVE DATE | Immediately. |
| NOTICE TO POLICYHOLDERS | We have developed a Policyholder Notice for the changes to the MCA 010. You may use this with renewal policies to meet the individual state policy change notice requirements. |
| DISTRIBUTION | The new and revised forms along with the manual pages will be added to the CD-ROM. Affiliated companies will be able to access this through our website: http://www.msonet.com . |
| QUESTIONS | Contact Trish Riggio at (800) 935-6900. |