



June 17, 2016

## **FARMOWNERS PROGRAM REVISIONS APPROVED IN ARKANSAS**

### **BACKGROUND**

To enhance the MSO® Farmowners program, we have revised the Farmowners main policy forms and manual, and also introduced one new policy form and three new endorsements

### **FORMS CHANGES**

The revisions to the main policy forms are as follows:

#### **MFO 010/020 (06 16) – Property & Liability**

- Added exclusions for Data Breach, Fracking, and Unmanned Aerial Vehicles/Drones to clarify coverage was never intended.

#### **MFO 030 (06 16) – Property (Farm Building)**

- Added Fracking Exclusion.

### **NEW FORMS AND ENDORSEMENTS**

We filed a new policy form **MFO 040 (06 16)** which provides property only coverage for dwellings, farm property, farm equipment, and farm personal property, along with new Supplemental Declarations **MFO 041 (04 16)**.

We also filed two new endorsements for use with MFO 010 and MFO 020:

- **MCL 459** – Unmanned Aerial Vehicles/Drones – Limited Coverage. Does not include coverage for advertising injury and Personal injury.
- **MCL 460** – Unmanned Aerial Vehicles/Drones – Limited Coverage. Includes coverage for advertising injury and personal injury.

### **MANUAL CHANGES**

The manual has been updated with the corresponding rules for the new endorsements.

### **EFFECTIVE DATE**

07/15/2016

### **NOTICE TO POLICYHOLDERS**

We have developed a Sample Policyholder Notice for the changes. 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.