



August 18, 2016

UNMANNED AERIAL VEHICLES/DRONES ENDORSEMENTS INTRODUCED IN ARKANSAS FOR BUSINESSOWNERS PROGRAM

BACKGROUND

It is the intent of the Aircraft Exclusion under the Businessowners main policy form that unmanned aerial vehicles, also known as drones, should be excluded. For clarification purposes, MSO is adding an optional drone exclusion to make it clear that losses due to such unmanned aerial vehicles are not intended to be covered. Optional coverage endorsements are also being introduced.

MSO ACTION

MSO has filed and received approval for the following endorsements:

BU 0146 05 16 – Unmanned Aerial Vehicles/Drones Exclusion.

BU 0459 05 16 – Unmanned Aerial Vehicles/Drones Limited Coverage.

This endorsement provides coverage for bodily Injury, property damage, and medical payments.

BU 0460 05 16 – Unmanned Aerial Vehicles/Drones Limited Coverage.

This endorsement also includes coverage for advertising injury and personal injury.

The accompanying rules have been added to the manual.

EFFECTIVE DATE

10/01/2016

DISTRIBUTION

The updated endorsements will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

QUESTIONS

Contact Joy Lucas at (800) 935-6900.