



November 8, 2016

NEW ENDORSEMENTS INTRODUCED IN NEW JERSEY

BACKGROUND

It is the intent of the Aircraft Exclusion under the MSO main policy forms that unmanned aerial vehicles, also known as drones, should be excluded for liability coverage. For clarification purposes, MSO has added 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.

We have also clarified that the Aircraft Cause of Loss definition now includes unmanned aerial vehicles for property coverage.

In addition, an Electronic Aggression Exclusion has been added to Businessowners, House of Worship, Special Contractors, Garage, Commercial Liability and Commercial Property.

MSO ACTION

MSO has filed and received approval for the following endorsements:

- BU 0145 (05 16) – Electronic Aggression Exclusion.
For use with the MSO Businessowners Program.
- BU 0146 (05 16) – Unmanned Aerial Vehicles/Drones Exclusion.
For use with the MSO Businessowners Program.
- BU 0459 (05 16) – Unmanned Aerial Vehicles/Drones Limited Coverage.
For use with the MSO Businessowners Program. This endorsement provides coverage for bodily Injury, property damage, and medical payments.
- BU 0460 (05 16) – Unmanned Aerial Vehicles/Drones Limited Coverage.
For use with the MSO Businessowners Program. This endorsement also includes coverage for advertising injury and personal injury.
- MCM 430 (05 16) – Unmanned Aerial Vehicles/Drones Exclusion.
For use with the House of Worship, Special Contractors, Garage, Commercial Liability and Commercial Property Programs.
- MCL 145 (05 16) – Electronic Aggression Exclusion.
For use with the House of Worship, Special Contractors, Garage and Commercial Liability Programs.
- MCL 459 (05 16) – Unmanned Aerial Vehicles/Drones Limited Coverage.
Provides coverage for Bodily Injury, Property Damage, and Medical Payments. For use with the Garage, House of Worship, Special Contractors and Commercial Liability Programs.
- MCL 460 (05 16) – Unmanned Aerial Vehicles/Drones Limited Coverage.
This endorsement also includes coverage for Advertising Injury and Personal Injury. For use with the Garage, House of Worship, Special Contractors and Commercial Liability Programs.)

MGP 820 (08 16) – Mandatory Endorsement – New Jersey.
Revision included adding the Fracking Exclusion. For use with the Garage Program.

The accompanying rules have been added to the Businessowners, Garage, General Liability, House of Worship and Special Contractors Manuals. The New Jersey State Pages have been updated for Garage and General Liability.

EFFECTIVE DATE 12/01/2016

DISTRIBUTION The endorsements, manuals, and state 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 Joy Lucas at (800) 935-6900.