



November 16, 2016

COMMERCIAL UMBRELLA POLICY REVISIONS IN INDIANA

BACKGROUND

It is the intent of the Aircraft Exclusion under the MSO Commercial Umbrella main policy form that unmanned aerial vehicles, also known as drones, should be excluded. For clarification purposes, MSO has added a drone exclusion to the main policy to make it clear that losses due to such unmanned aerial vehicles are not intended to be covered. In addition, MSO has also added exclusions for Data Breach and Electronic Aggression to the Commercial Umbrella main policy form.

MSO ACTION

MSO has filed and received approval for the following:

MCL 758 (05 14) – Data Breach Endorsement for the Commercial Umbrella Program has been withdrawn. This wording is now in the Commercial Umbrella Liability Form, MCL 050.

MCL 050 (05 16) – Commercial Umbrella Liability Form has been updated to include the exclusions for Data Breach, Electronic Aggression, Fracking, and Unmanned Aerial Vehicles / Drones.

EFFECTIVE DATE

12/01/2016

DISTRIBUTION

The updated MCL 050 and withdrawal of MCL 790 will be uploaded 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.