



November 17, 2016

## **NEW ENDORSEMENTS INTRODUCED IN WEST VIRGINIA**

### **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.

### **MSO ACTION**

MSO has filed and received approval for the following endorsements:

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 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.)

### **EFFECTIVE DATE**

1/01/2017

### **DISTRIBUTION**

The 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.