



December 15, 2016

## **NEW ENDORSEMENTS INTRODUCED IN NEBRASKA**

### **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 and Fracking Exclusion has been added to Businessowners, House of Worship, Special Contractors, Farmowners and Garage.

### **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 01 47 (05 16) – Fracking 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, Farmowners, Special Contractors and Garage Programs.
- MCM 431 (05 16) – Fracking Exclusion.  
For use with the House of Worship, Farmowners, Special Contractors and Garage Programs.
- MCL 145 (05 16) – Electronic Aggression Exclusion.  
For use with the House of Worship, Farmowners, Special Contractors and Garage 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,

Farmowners, House of Worship and Special Contractors 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, Farmowners, House of Worship and Special Contractors.)

The accompanying rules have been added to the NE Farmowners Manual, the Businessowners Countrywide Manual, and the Nebraska State Pages for Businessowners.

**EFFECTIVE DATE** 01/01/2017

**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.