



March 28, 2017

NEW ENDORSEMENTS INTRODUCED IN MARYLAND

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 have also been introduced.

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.
- MCM 431 (05 16) – Fracking 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 House of Worship, Special Contractors programs, Garage, 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 House of Worship, Special Contractors, Garage, and General Liability Programs.
- BU 0145 (05 16) – Electronic Aggression Exclusion.
For use with the Businessowners Program.
- BU 0146 (05 16) – Unmanned Aerial Vehicles/Drones Exclusion.
For use with the Businessowners Program.

- BU 0147 (05 16) – Fracking Exclusion.
For use with the Businessowners Program.
- BU 04 59 (05 16) – Unmanned Aerial Vehicles/Drones Limited Coverage.
Provides coverage for Bodily Injury, Property Damage, and Medical Payments. For use with Businessowners Program.
- BU 04 60 (05 16) – Unmanned Aerial Vehicles/Drones Limited Coverage.
This endorsement also includes coverage for Advertising Injury and Personal Injury. For use with the Businessowners Program.

The accompanying manuals have been updated to include these endorsements.

EFFECTIVE DATE

Immediately.

DISTRIBUTION

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

QUESTIONS

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