



June 5, 2020

## **MANDATORY UPDATES TO UNINSURED MOTORISTS ENDORSEMENTS APPROVED IN MARYLAND**

### **BACKGROUND**

Maryland recently enacted House Bill 144. This bill specifies that motor vehicle insurance liability policies must include coverage that entitles the insured to recover from the owner or operator of an uninsured motor vehicle because of property damage, including loss of use of the insured vehicle. The bill was enacted without the governor's signature and is effective on October 1, 2020.

<http://mgaleg.maryland.gov/2020RS/bills/hb/hb0144T.pdf>

The current MSO<sup>®</sup>, Inc. Uninsured Motorists endorsements included coverage for property damage, however, "loss of use" was not specifically referenced. MSO has revised these endorsements to comply with HB 144.

### **MSO ACTION**

MSO, Inc. has filed and received approval for:

- MCA 800 (10 20) - UNINSURED MOTORISTS – MARYLAND
- MCA 801 (10 20) - UNINSURED MOTORISTS – SPLIT LIABILITY LIMITS – MARYLAND

### **EFFECTIVE DATE**

October 1, 2020.

### **COMPANY ACTION**

Companies issuing motor vehicle liability policies in Maryland should begin using the new endorsements effective October 1, 2020.

### **DISTRIBUTION**

The updated endorsements MCA 800 and MCA 801 have been added to our site: <https://www.msonet.com> for affiliated company access.

### **QUESTIONS**

Contact Pepper Treuvey at (800) 935-6900.