



August 18, 2020

## **HOMEOWNERS FORMS UPDATED IN KENTUCKY**

### **BACKGROUND**

MSO® has updated the Homeowners policy forms and endorsements in Kentucky. The changes are mainly editorial in nature, however, “trigger endorsements” have been removed and replaced with regular endorsements where applicable.

### **MSO ACTION**

In addition to the revised forms and endorsements, MSO has also filed and received approval for the following new endorsements:

- MHO 31 (08 19) • Liability for a 3 or 4 Family Dwelling
- MHO 45 (08 19) • Condominiums/Cooperative Apartments for Rent
- MPL 70 (08 19) • Protective Safeguards
- MPL 125 (08 19) • Fungi/Mold Limited Coverage
- MPL 145 (08 19) • Cosmetic Damage Exclusion
- MPL 146 (08 19) • Limited Coverage for Roof Coverings and Siding
- MPL 148 (08 19) • Inflation Guard
- MPL 150 (08 19) • Other Than Owner Occupancy
- MPL 155 (08 19) • Personal Injury Aggregate Limit

MSO will file the updated Homeowners forms and endorsements in additional states and we will inform you as approvals are received.

### **EFFECTIVE DATE**

September 1, 2020

### **DISTRIBUTION**

The updated forms and endorsements will be added to our website: <https://pm.msonet.com> for affiliated company access.

### **QUESTIONS**

Contact Trish Riggio at (201) 857-9129.