



11/20/2020

**COMBINATION DWELLING PROGRAM
LOSS ASSESSMENT DEDUCTIBLE COVERAGE ENDORSEMENT
APPROVED IN MARYLAND**

BACKGROUND

As an enhancement to our Combination Dwelling program, we are introducing a new endorsement, MPL 137 Loss Assessment Deductible Coverage - Section II, to address a potential coverage gap for condominium unit owners.

The Annotated Code of Maryland (Real Property Title 11-114) now allows a condominium association to hold an individual unit owner responsible for up to \$10,000 for master policy deductible expense when a covered loss originates in the owner's unit.

The new optional endorsement MPL 137 allows a limit for coverage to be selected, specifically for this situation.

MSO ACTION

MSO has filed endorsement MPL 137 and a corresponding manual rule in Maryland. The filings have been approved.

EFFECTIVE DATE

December 1, 2020

DISTRIBUTION

MPL 137 and updated Combination Dwelling Maryland State Pages will be added to our website: <https://www.msonet.com> for affiliated company access.

QUESTIONS

Contact [Mary Beegle](#) at (800) 935-6900.