



September 30, 2022

NEW MOTORIZED BICYCLE / TRICYCLE ENDORSEMENTS APPROVED IN PENNSYLVANIA

BACKGROUND

MSO, Inc. developed a new endorsement, MPL 115 Motorized Bicycle / Tricycle Coverage for the Homeowners and Combination Dwelling programs. This endorsement modifies the policy to provide property and liability coverages for motorized bicycles / tricycles. For Section I coverages, the endorsement specifies that motorized bicycles / tricycles are not motorized land vehicles. For Section II, the endorsement provides coverage for motorized bicycles / tricycles under the Incidental Motorized Land Vehicle and Trailer Coverage supplemental coverage.

A similar endorsement has been developed for the Farmowners program. For Part I, MFO 115 removes “motorized bicycles / tricycles” from the definition of Autos / Other Vehicles. For Part II, coverage for motorized bicycles / tricycles is added to the Incidental Motor Vehicle supplemental coverage.

Rating instructions are detailed in corresponding manual rules.

MSO ACTION

MSO, Inc. has filed and received approval for MPL 115 and MFO 115, and related manual rules for the Homeowners, Combination Dwelling, and Farmowners programs in Pennsylvania.

COMPANY ACTION

These optional coverage endorsements are filed on behalf of MSO subscribing companies. The endorsements will be filed in additional states.

EFFECTIVE DATE

December 1, 2022.

DISTRIBUTION

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

QUESTIONS

Contact Mary Beegle mbeegle@msonet.com, 201-857-9121.