



MSO BULLETIN 01.10.2023
January 10, 2023

CYBER EXCLUSION ENDORSEMENTS FOR COMMERCIAL AND PERSONAL LINES APPROVED IN NEW JERSEY

BACKGROUND

MSO, Inc. developed new Cyber Event Exclusion endorsements:

- BU 05 29 11 22 for Businessowners 2020 and Businessowners 2021
- MCM 433 11 22 for Commercial Property, Farmowners, Garage, House of Worship, and Special Contractors
- MIM 132 11 22 for Commercial Inland Marine
- MPL 116 11 22 for Homeowners / Manufactured Homes and Combination Dwelling programs

These endorsements clarify long-standing MSO policy language, in which no coverage applies for cyber events. Thus, there is no premium impact associated with (optional) use of the endorsements, as existing rates for affected lines of insurance do not anticipate cyber event claims.

Instructions for use of the endorsements are detailed in corresponding manual rules.

MSO ACTION

MSO, Inc. filed and received approval in New Jersey for Cyber Event Exclusion endorsements and related manual rules. Endorsements and rules will be filed in additional states.

COMPANY ACTION

These optional endorsements are filed on behalf of MSO subscribing companies. Companies that choose to utilize Cyber Event Exclusion endorsements should incorporate their company usage guidelines into their manual exception pages.

EFFECTIVE DATE

January 9, 2023

DISTRIBUTION

New endorsements and manuals will be added to our website:
<https://www.msonet.com> for affiliated company access.

QUESTIONS

Contact Mary Beegle or Rich Pelkofsky at 800-935-6900.