



MSO BULLETIN 01.30.2023
January 30, 2023

CYBER EXCLUSION ENDORSEMENT FOR PERSONAL LINES APPROVED IN PENNSYLVANIA

BACKGROUND

MSO, Inc. developed new Cyber Event Exclusion endorsement MPL 116 11 22 for Homeowners / Manufactured Homes and Combination Dwelling programs.

This endorsement clarifies 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 endorsement, as existing rates for affected lines of insurance do not anticipate cyber event claims.

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

MSO ACTION

MSO, Inc. filed and received approval in Pennsylvania for Cyber Event Exclusion endorsement and related manual rules. Endorsement and rules will be filed in additional states.

COMPANY ACTION

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

EFFECTIVE DATE

January 13, 2023

DISTRIBUTION

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

QUESTIONS

Contact Rich Pelkofsky rpelkofsky@msonet.com, or call 800-935-6900.