



MSO BULLETIN 05.01.2025
May 1, 2025

NEW TERRORISM EXCLUSION ENDORSEMENTS AND RULES APPROVED IN NEW JERSEY

BACKGROUND

MSO, Inc. now provides an option for companies to exclude nuclear, radioactive, biological, or chemical acts of terrorism. Endorsement MCM 425 includes provisions for ensuing fire loss to comply with Standard Fire Policy requirements. MCM 426 does not have the ensuing fire loss provision.

These endorsements contain stand-alone exclusionary language. The endorsements can be used on policies with terrorism loss coverage, and with policies that include other terrorism loss exclusions.

MSO ACTION

MCM 425 12 24, MCM 426 12 24, and the revised Terrorism Supplement have been filed and approved in New Jersey.

MCM 425 and MCM 426 are optional endorsements and have no premium impact.

COMPANY ACTION

These filing were made on behalf of member companies using applicable MSO programs (Businessowners, Combination Dwelling, Commercial Auto, Commercial Property, Farmowners, Garage, General Liability, House of Worship, and Special Contractors). No company action is needed to utilize MCM 425, MCM 426, or revised Terrorism Supplements.

EFFECTIVE DATE

May 1, 2025

DISTRIBUTION

Related materials will be added to our website:
<https://pm.msonet.com> for affiliated company access.

QUESTIONS

Contact Mary Beegle at 800-935-6900.