



MSO BULLETIN 06.06.25
June 6, 2025

NEW AGRITOURISM AND LIQUOR LIABILITY ENDORSEMENTS, RULES, AND RATES APPROVED IN DELAWARE

BACKGROUND

MSO, Inc. is introducing new options to cover exposures related to agritourism and liquor liability. Agritourism Operations Coverage includes eight new classifications for Farmowners insureds. Liquor Liability provides coverage for exposures beyond the newly added Incidental Alcoholic Beverage Coverage in the main policy forms.

Farmowners Manual rules and loss costs are added for the optional Agritourism Operations Coverage and Liquor Liability endorsements.

New forms:

MFO 470 04 25 AGRITOURISM OPERATIONS COVERAGE
– PART II

MFO 422 04 25 LIQUOR LIABILITY – PART II

Revised forms:

MFO 830 01 25 MANDATORY ENDORSEMENT

MFO 010 01 25 FARMOWNERS POLICY

MFO 020 01 25 FARMOWNERS POLICY

MSO ACTION

MSO has filed and received approval of the new and revised forms and manual changes in Delaware.

COMPANY ACTION

These filings were made on behalf of member companies using the Farmowners program. No company action is needed to utilize MFO 010, MFO 020, MFO 422, MFO 470, or MFO 830.

EFFECTIVE DATE

August 1, 2025

DISTRIBUTION

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

QUESTIONS

Contact Rich Pelkofsky at 800-935-6900.