



MSO BULLETIN 10.27.25
October 27, 2025

NEW TERRORISM EXCLUSION ENDORSEMENT AND RULES APPROVED IN MARYLAND

BACKGROUND

MSO, Inc. now provides an option for companies to exclude nuclear, radioactive, biological, or chemical acts of terrorism – endorsement MCM 426.

This endorsement contains stand-alone exclusionary language. It can be used on policies with terrorism loss coverage, and with policies that include other terrorism loss exclusions.

MSO ACTION

MCM 426 12 24 and revised Terrorism Supplements have been filed and approved in Maryland.

MCM 426 is an optional endorsement and has 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 426 or revised Terrorism Supplements.

EFFECTIVE DATE

November 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.