



MSO BULLETIN 10.16.25
October 16th, 2025

PFAS CLARIFICATION ENDORSEMENTS APPROVED FOR VIRGINIA COMMERCIAL LINES PROGRAMS

BACKGROUND

Perfluoroalkyl and polyfluoroalkyl substances (PFAS) are a group of manmade chemicals which resist breakdown and thus have potential to accumulate in the environment and in the human body over time, which could be linked to adverse effects.

In response to this emerging industry issue, MSO reviewed commercial coverage forms, determining that the existing definition of “pollutants” as “any gaseous, liquid, solid, or thermal contaminant or irritant, including acids, alkalis, chemicals, fumes, smoke, soot, vapors, and waste (including materials to be reclaimed, reconditioned, or recycled)” is intended to encompass PFAS.

However, companies may wish to further clarify that “pollutants” includes PFAS. To do so, utilize new optional endorsement, BU 01 32 Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion – Part II for Businessowners policies, or MCM 432 for General Liability policies, as a mandatory endorsement or applying to specific classifications.

Because current rating anticipates PFAS within the context of “pollutants” in policy forms, there is no premium impact associated with BU 01 32 or MCM 432.

MSO ACTION

MSO has received approval from the Virginia Department of Insurance for endorsement BU 01 32 and the corresponding manual rule for the Businessowners program; and MCM 432 and corresponding manual rule for the General Liability program.

COMPANY ACTION

Affiliated companies may use the new BU 01 32 and / or MCM 432 and revised Businessowners and / or General Liability manual without further filing action.

EFFECTIVE DATE Immediately

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

QUESTIONS Contact Cassidy Coday at 800-935-6900.

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