



MSO BULLETIN 03.19.26
March 19, 2026

PERSONAL UMBRELLA FORMS UPDATED FOR NEW JERSEY

BACKGROUND

MSO®, Inc. has updated Personal Umbrella coverage forms to clarify emerging exposures not anticipated when the prior versions were approved. New exposures for communicable disease, cyber events, transportation networks, and unmanned aerial aircraft (including hobby aircraft and drones) are not covered. The forms were updated for consistency of provisions and definitions.

MSO ACTION

MSO®, Inc. filed and received approval for MPL 80 (01 25), MPL 100 (01 25), and MPL 180 (01 25) in New Jersey.

COMPANY ACTION

Companies may wish to delay adoption of the updated MPL 80, MPL 100, or MPL 180. MSO is available to assist with any filings.

EFFECTIVE DATE

New Business April 01, 2026

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.