



MSO BULLETIN 06.26.26
June 26, 2026

PERSONAL UMBRELLA FORMS UPDATED FOR PENNSYLVANIA

BACKGROUND

MSO[®], Inc. updated Personal Umbrella coverage forms to clarify emerging exposures not anticipated when 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. Forms were updated for consistency of provisions and definitions. Additionally, updates were made to cancellation provisions to maintain compliance with state statutes.

MSO ACTION

MSO filed and received approval for MPL 100 (06 26), MPL 102 (07 26), MPL 180 (06 26) and the PU State Section PA manual in Pennsylvania.

COMPANY ACTION

Companies may wish to delay adoption of the updated MPL 100 or MPL 180. Adoption of the updated MPL 102 and PU State Section PA should be implemented as soon as possible to maintain compliance. MSO is available to assist with filings.

EFFECTIVE DATE

New Business July 01, 2026

DISTRIBUTION

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

QUESTIONS

Contact Brandy Bievenour at 800-935-6900.