



MSO BULLETIN 08.07.26.1
August 7, 2026

LIMITED LIABILITY FOR CREATURES ENDORSEMENT APPROVED FOR PERSONAL LINES PROGRAMS IN PENNSYLVANIA

BACKGROUND

MSO, Inc. developed a new optional endorsement for Personal Lines programs which limits liability coverage for occurrences related to canines and other creatures at \$50,000. The coverage limit provides meaningful protection for the policyholder, while allowing the insuring company to manage expected losses.

MSO ACTION

The Pennsylvania Insurance Department approved endorsement MPL 211 05 26 Limited Liability for Creatures, and corresponding manual rules for Combination Dwelling, Homeowners, and Manufactured Homes programs.

MSO plans to file MPL 211 in additional states. Approval of those filings will be announced in subsequent bulletins.

The filing also includes a manual rule in the Manufactured Homes manual related to previously approved endorsement MPL 115 Motorized Bicycle / Tricycle Coverage. The rule was inadvertently omitted at that time.

COMPANY ACTION

The Limited Liability for Creatures endorsement is filed on behalf of affiliated MSO companies. A company utilizing the endorsement will need to do so in accordance with Pennsylvania insurance laws and regulations, and file related company exceptions (if any) to the MSO program.

EFFECTIVE DATE

Immediately

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.