



MSO BULLETIN 08.13.26.2
August 13, 2026

CORRECTIONS TO BUSINESSOWNERS FORM AND ENDORSEMENTS APPROVED IN DELAWARE, MARYLAND, NEW JERSEY, NORTH CAROLINA, AND PENNSYLVANIA

BACKGROUND

MSO, Inc. amended Businessowners policy form BU 0401 and endorsements BU 0139 and BU 0421 to correct typographical errors.

Corrections include:

- BU 0401 – Glossary definitions (Page 29), Mobile Equipment 1.F., item and paragraph references are corrected.
- BU 0139 – Additional Conditions D.2., “bodily injury” was removed as the deductible applies to property damage only.
- BU 0421 – The Basic Limit for Lock Replacement is revised from \$1,000 to \$5,000 and the Limit per Occurrence for Trees, Shrubs, and Plants is revised from \$2,500 to \$5,000.

MSO ACTION

MSO, Inc. filed and received approval for corrections in DE, MD, NJ, NC, and PA. Corrections were filed for use with the 2020 and 2021 (Loss Cost) Businessowners programs.

Endorsements:

BU 0139 10 26 replaces BU 0139 05 20

BU 0401 10 26 replaces BU 0401 05 23

BU 0421 10 26 replaces BU 0421 01 20

EFFECTIVE DATES

November 1, 2026

COMPANY ACTION

Companies using MSO Businessowners programs in DE, MD, NJ, NC, and PA should begin utilizing the revised endorsements as soon as possible.

DISTRIBUTION

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

QUESTIONS

Contact Terri Alwood at 800-935-6900.