



MSO BULLETIN 08.19.26
August 19, 2026

BUSINESSOWNERS ENDORSEMENT REVISION APPROVED IN DELAWARE, NORTH CAROLINA, AND PENNSYLVANIA

BACKGROUND	MSO, Inc.'s Businessowners endorsement BU 0286 Condominium Coverage for Condominium Associations contained an incorrect policy form reference in Item G under Part I D – Property Exclusions / Limitations.
MSO ACTION	Revised BU 0286 08 26 was filed and approved in Delaware and Pennsylvania for MSO's 2020 and 2021 Businessowners programs, and in North Carolina for the 2021 program. The correction does not modify intent of coverage and has no premium impact. Similar filings are pending in Maryland and New Jersey. Approvals will be announced in a separate bulletin.
COMPANY ACTION	Affiliated companies utilizing BU 0286 should begin using the 08 26 edition as soon as possible. The Pennsylvania Insurance Department considers the correction a restriction in coverage at renewal. They caution insurers "Please note that you will need to notify these insureds of these changes in order to be consistent with requirements found in Title 31, Chapter 113.81." To assist in compliance, MSO provides NP-BU 02 86 08 26 Notice to Policyholders.
EFFECTIVE DATE	October 1, 2026
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.