



August 9, 2018

PERSONAL LINES DRONES EXCLUSION ENDORSEMENT INTRODUCED IN DE, MD, NJ & PA

BACKGROUND

MSO is introducing an optional endorsement to add a liability exclusion directly addressing unmanned aerial vehicles also known as drones. The new exclusion endorsement MPL 190 provision replaces the existing policy form exclusion. The new provision removes the model aircraft exception and includes direct reference to unmanned aerial aircraft. The Personal Injury endorsements are also revised to apply the exclusion to the personal injury coverage.

A manual rule is introduced providing a factor of .995 (.005 credit) to apply to the base premium when attaching MPL 190.

MSO ACTION

MSO has filed and received approval in DE, MD, NJ and PA for the following:

MPL 190 (08 18) – Aircraft, Unmanned Aerial Vehicles, Motor Vehicles, And Watercraft Exclusion – Section II

MPL 55 (08 18) – Personal Injury

MPL 155 (08 18) – Personal Injury – Aggregate Limit

MSO has developed a sample policyholder's notice (NP – MPL 190) that may be used on renewal policies.

EFFECTIVE DATE

Effective immediately in NJ and PA.
August 15, 2018 in DE and MD.

DISTRIBUTION

The endorsements and manual pages will be added to the CD-ROM. Affiliated companies will be able to access them through our website:
<http://www.msonet.com>.

QUESTIONS

Contact Jan Kozlowski at (201) 857-9116.