

February 7, 2003

COMBINATION DWELLING MANUAL REVISED IN DELAWARE

BACKGROUND Theft coverage is an option under the Combination Dwelling program.

To clarify when coverage is provided, the new program includes a trigger endorsement (MDW 30). Coverage is triggered by showing MDW 30 on the Declarations, and charging the proper premium. In the prior program, coverage was included in New Jersey and optional in Pennsylvania. The

program is now the same in all states.

MSO[®] **ACTION** We revised the manual to include references to MDW 30.

EFFECTIVE DATE March 1, 2003

ADDITIONAL INFORMATION

We previously announced the approval of this change in New Jersey and Pennsylvania. The filing is pending in Maryland.

DISTRIBUTION

The manual pages will be included in the next CD-ROM and manual page distribution. Affiliated companies may access the new pages through our website: http://www.msonet.com. Contact Tammy Bechtle for extra supplies by mail, phone or fax. E-mail: supplies@msonet.com.

QUESTIONS

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